Australian Consumers' Association

May 1999

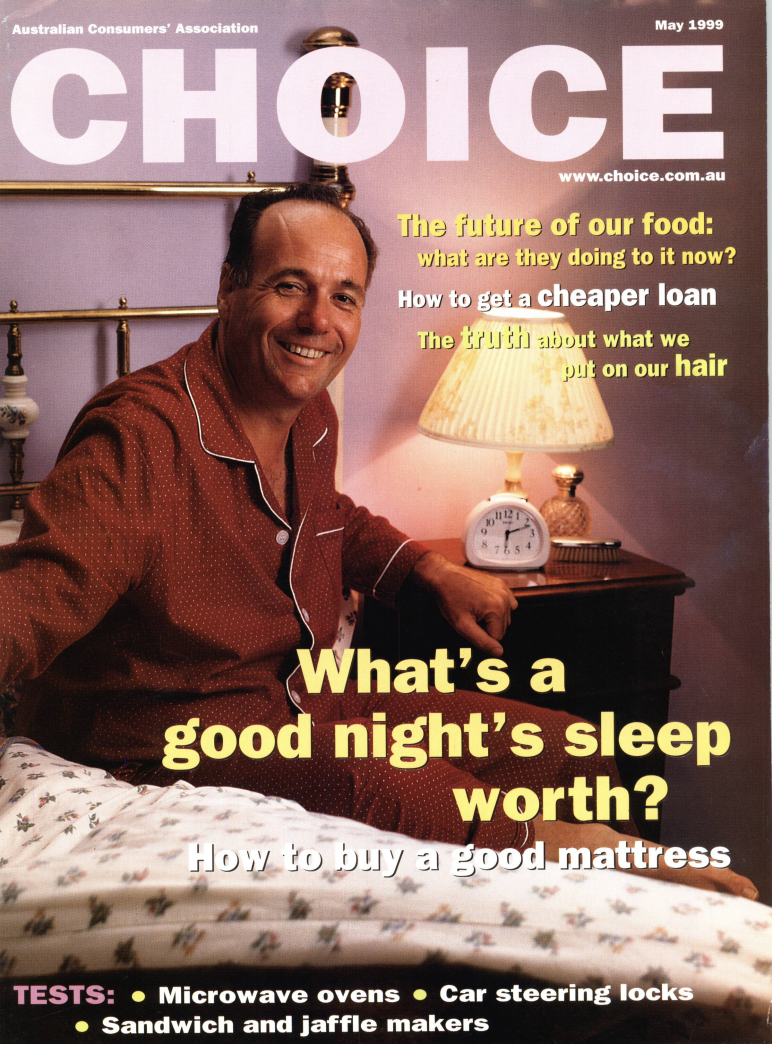
CHOICE

www.choice.com.au

The future of our food: what are they doing to it now?

How to get a cheaper loan

The truth about what we put on our hair



What's a good night's sleep worth?

How to buy a good mattress

TESTS: • Microwave ovens • Car steering locks • Sandwich and jaffle makers

Heads out of the sand, please

Jane Mackenzie

Has consultation become unfashionable? Are Australian governments and industry too scared of what consumers might say to them to include them in discussions of the future?

The article *Future food* (see page 8) might lead you to think that. It discusses the pros and cons of some relatively new ways of treating food: irradiation, genetic modification and creating fake fat. There are complex arguments for and against each of these, and more information and evidence are required before the questions about them can be answered.

While the questions remain, consumer groups have been asking for adequate labelling of foods treated in these ways or containing these ingredients. This would at least give consumers some control over their exposure to any potential risk and enable them to make any ethical choices that concern them. So far in Australia this has led to us banging our heads against a brick wall to varying degrees.

It doesn't have to be that way. As the recent consensus conference on gene technology in the food chain proves (see page 23), consumers are just as capable as scientists and industry representatives of looking rationally at issues like this and coming up with sensible recommendations.

There's more on page 23 about how a consensus conference works, but the upshot of this one — Australia's first — was a set of recommendations from consumers to government that is a far cry from the "turning our backs on technology" feared in some quarters.

However, the recommendations still include labelling — and a consultation mechanism to bring together different viewpoints on the topic before any regulations are made or more products reach the market.

To CHOICE, this sounds like a much more sensible way to get consumers on side than simply to ignore their concerns. But we'll wait and see whether governments take any notice of this first step before we start thinking consultation has replaced the head-in-the-sand mentality.

Jane Mackenzie, Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.
Phone us on (02) 9577 3399.
Fax us on (02) 9577 3355.
email us at ausconsumer@choice.com.au
World Wide Web address: www.choice.com.au

Contents

May 1999

Choice Cover story

12 **Choosing a mattress**

What's in a mattress? Inner springs, for one thing. Potential back problems, for another. Here's a guide to help you make the right choice.

Cover photo: Kent Mears

Choice Regulars

4 **Choice Cuts**

Antibacterial cling wrap — what next?; baby on board; accidentally insured; Tips & Traps; bicycle helmet warning; food tips; hifi VCR update; World Consumer Snapshot.

7 **Letters**

Pest inspections — home buyers beware.

18 **Drivelines: Crash test update**

How well would your car protect your family in a serious accident? The latest tests in the Australian New Car Assessment Program put the spotlight on large family cars.

37 **Consumer Bookshelf**

48 **Recalls and bans**

51 **Choice index**

June 1998 — May 1999.

52 **The Hard Word**

Crazy claims, over-the-top ads — the ridiculous, the outrageous or the plain misleading.

Choice Reports

8 **Future food: already at a supermarket near you?**

Irradiation, genetic engineering and fake fat — food companies are fiddling with our food. Find out the arguments for and against, how safety issues are being dealt with and our verdict.

20 **Hair care: facts and fiction**

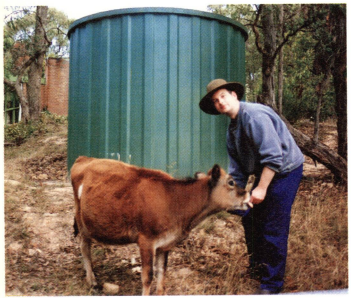
Can hair care products really give your hair body and strength, nourishing it with exotic botanicals — and all in mountain spring water? We separate fact from fantastic fiction.

23 **Consumers get their say**

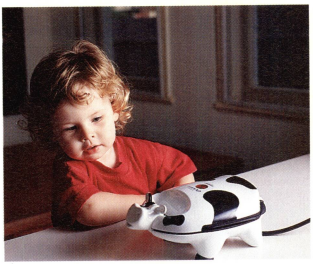
What's the popular verdict on gene technology in the food chain? Consumers finally get a chance to talk to the experts and make their recommendations.

26 **What loan for what?**

Borrowing money is all about having your dreams today and figuring out how to pay for them tomorrow. But if you don't shop around, you could end up paying unnecessarily high interest and fees. We sift through the complexity to provide straightforward information.



▲ *No matter what you need a loan for (a tank and a cow in Nik's case), find out how to get the cheapest option — page 26.*



▲ *Mmoo! What's for lunch? Page 40.*

32 **Ahhh ... that's better!**

Got an upset tummy or heartburn? Feeling sick or bloated? How do you choose which over-the-counter indigestion remedy to try?

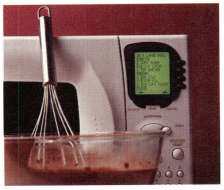
Choice Tests

24 **Pick a lock**

Steering wheel locks are meant to deter thieves from stealing your car, yet we could beat some models with a few hammer blows — or even bare hands. Which ones can you rely on?

40 **Sandwiches cooked to perfection**

Sandwich and jaffle makers can turn your sandwich into a delicious hot lunch, but watch out for escaping filling with sandwiches made in some models.



▲ *A larger display screen can give you complete microwave recipes and instructions.*

44 **Mid-sized microwaves**

You *can* do more than defrost meat and boil water in a microwave. Some of these models produced excellent cooking results and, with interesting innovations, were easy to use.

Antibacterial cling wrap — what next?

THERE'S A **MULTIX** WRAP ON THE MARKET THAT claims to be a "microwave-safe antibacterial cling wrap". It contains microban (usually known by the trade name triclosan and used in products like toothpaste, mouthwashes and deodorants in Australia), which apparently "prevents growth of harmful bacteria on the surface of the wrap" and "growth of bacteria for the life of the product". Which product, we ask — the food or the cling wrap? You could assume that it kills germs in food — but that's not the case.

We asked the manufacturer what the purpose of this wrap was, and were told it was designed to help with issues relating to cross-contamination: for example, if you wrap or cover food after you've been handling, say, a raw chicken, you could transfer harmful bacteria onto the cling wrap. This antibacterial wrap is claimed to prevent the growth of these bacteria and so protect the wrapped food from contamination. However, we're only talking about one small step in the whole process of food preparation and storage, so how useful can it be?

MU
Microban
antibacterial protection
• Built-in protection against bacteria for the life of the product
Germs are everywhere!
Non Microban product
Microban prevents growth of harmful bacteria on the surface of the wrap.

MULTIX acknowledges that you can't replace hygienic practices in food preparation, but says the wrap provides "added protection".

Not only are we sceptical about the claimed benefit to consumers, there's also the potential for triclosan in the wrap to migrate into food it's wrapped around, which NSW health department tests have shown to happen.

For more on antibacterial products, see *Revenge of the killer ... garbage bags?*, CHOICE, Jan/Feb 1999.

MULTIX is confident there are no safety concerns with triclosan (it says it's had testing done both overseas and in Australia), but does this mean we should be happy to add — for no good reason — yet another unnecessary contaminant to our diet? We don't think so. If you stick to sensible hygiene practices in your kitchen you won't need an antibacterial cling wrap.

Baby on board

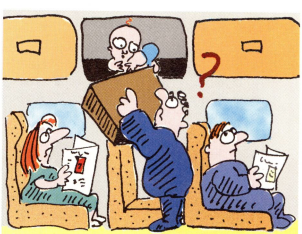
EVER HELD YOUR CHILD ON YOUR lap on a flight and wondered how safe it was? When Geoff Scrimes of Hurstville, NSW, and his family flew from Hamilton Island to Sydney last year, he was astonished to find that Ansett couldn't provide him with an infant extension seatbelt — there were only six on board, and 24 babies.

"An encounter with turbulence or a take-off or landing incident doesn't bear thinking about," he said.

So how do you protect a small child on a flight?

An infant extension belt (also called a belly belt) is secured to an adult seatbelt to restrain a child sitting on the adult's lap. This way the child won't be thrown about during air turbulence. However, a belt like this doesn't provide sufficient protection for the child during an accident. International research and accident report data show the "impossibility of protecting a small child sitting on the lap of an adult restrained by [an extension] seatbelt".

The Federal Aviation Administration in the US considers that an approved child car seat, secured to an aircraft seat, provides the highest level of safety. In Australia, current rules allow children up to three to be carried unrestrained on an adult's lap. However, these rules are now being reviewed by the Civil Aviation Safety Authority (CASA), with an amendment proposing individual use of a seat and restraint for *all* passengers — including babies — during take-off and landing.



This would be in line with legislation proposed in the US, but it would probably also spell the end of free flights for young children who don't otherwise occupy a seat.

At the time of writing, Ansett was considering its response to the proposed rule; Qantas declined to comment on its submission to CASA. Both airline operators say they provide infant extension seatbelts if requested — and, presumably, if they've got enough. They also allow you to take your child car seat on a flight, if it's approved by the appropriate civil aviation authorities — and, of course, if you pay for a child fare. Check with the airline about your car seat when you book your tickets.

If you want to use an infant extension seatbelt, it's probably a good idea to organise it when you book, and confirm with airline staff when you check in to ensure there's one available.

Official Entry Form
Look at what may already be yours, thanks to the F.I.A.S.
$1,250,000.00
CASH GIVEAWAY
Here's a spectacular new giveaway from F.I.A.S. to
Accidental Death Cover

Accidentally insured

SEVERAL READERS have told CHOICE about a cash giveaway promotion by Family Insurance Advisory Service (FIAS) relating to an accident insurance policy issued by the American Home Assurance Company. The idea is that you return the form with your personal details and this entitles you to claim an automatic guaranteed cash prize of $5 and become eligible for larger prizes (see above). You also get a period of free accident cover while you consider the policy on offer.

As well as your name, address and date of birth, you have to provide your bank account details. FIAS says this is so it can transfer your $5 directly to your bank account, and claims this is for "security reasons". You also have to give the American Home Assurance Company authority to debit premiums from your bank account. If you don't give them the full details, you're not eligible for the prizes.

While it seems a strange way to sell accident insurance, it's apparently not an uncommon practice among US-based insurers and it's all legit. However, we're concerned that you have to divulge your bank account details and, in particular, give direct debit authority to claim a cash prize — if you don't want to take up the insurance offer and don't cancel the authority in time, you may end up out of pocket.

If you feel you've been misled by this promotion, or have any other concerns about it, contact the Australian Securities and Investments Commission (ASIC). Phone its infoline on 1300 300 630.

Over 100,000 Australians lost their money in fraudulent and illegal investments in the last 10 years. Here we review the latest investment news from the Australian Securities and Investments Commission (ASIC) and give you tips on how to avoid investment pitfalls. For further information call the ASIC infoline on 1300 300 630.

Money *doesn't* grow on trees

An investment scheme aimed at creating tax benefits and marketed with the slogan "Money Does Grow on Trees" has been placed into liquidation.

AUSTIMBER PTY LTD offered more than 100 investors a share in a project to grow Tasmanian blue gum trees that would ultimately be sold as firewood. Ads and promotional material promised investors tax advantages.

ASIC found no trees had been planted and that false and incorrect receipts had been provided to investors to enable them to claim tax deductions.

Want to reduce your tax bill?

Towards the end of each financial year investment schemes promising to reduce your tax bill are heavily promoted. Tea tree oil, cattle embryo farming, macadamia nuts and Australian films are part of the long and occasionally weird list of tax-driven investment schemes. Many of them not only promise to reduce your tax bill but also offer high returns. Some schemes are illegally promoted door-to-door without a prospectus.

The tax benefits promised are sometimes dubious. The Income Tax Assessment Act disallows tax deductions if a scheme is set up purely to generate tax reduction rather than a long-term return. If the Australian Taxation Office (ATO) decides your scheme falls under this provision, you'll have to pay all your unpaid tax, plus maybe a penalty of up to 50% of the tax you owe.

To give investors more certainty, the ATO issues rulings that state whether specific investment schemes are tax-deductible. You can ring the ATO (see below for the number) to find out about the scheme you're considering. However, it only honours these rulings if the promoters implement the scheme in the way they've described it to the ATO. Even then, you may not get the promised returns. Most tax-driven schemes are high-risk — many will fail and you may lose your money.

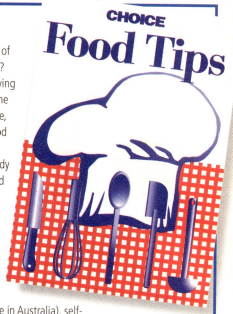
CHOICE advice

- Be especially wary of investment schemes that have tax advantages as their main angle. Your investment decision should always be based on the merits of the scheme itself, rather than just on tax benefits.
- Ask for a prospectus and get an independent adviser to explain the risks involved. This is particularly important if you plan to invest in an industry you're not familiar with.
- Contact the ATO on 13 28 61 or through its website (www.ato.gov.au) to find out whether there's a ruling on the scheme, and get your financial adviser to check whether the scheme was set up in the way outlined in the ruling.
- Alternatively — and especially if an ATO ruling doesn't exist — get an accountant to check the tax advantages.
- With changes proposed to the present taxation system, it may not be the best time to make tax-based investment decisions. When the picture becomes clearer and you know what any changes will mean for you, talk to an independent financial adviser.

Bicycle helmet warning

The US Consumer Product Safety Commission warns that children shouldn't wear bicycle helmets when playing on playground equipment. It reports that two children have been strangled by the helmet strap after getting caught while playing. Children should always wear helmets when riding bikes (it's illegal *not* to in some Australian states), but should remove them when they get off the bike.

Food tips



Would you like a free copy of CHOICE's booklet *Food tips*?

It's full of advice on buying and storing food, getting the most out of your microwave, nutrition information on food labels, and weights and measures. It also gives handy tips on food substitutes (did you know you can make sour cream by stirring a tablespoon of lemon juice into a cup of cream?) and food additives.

To receive a copy, just send a stamped (85 cents for NSW, 95 cents elsewhere in Australia), self-addressed, A5 or larger envelope to: *Food tips*, 57 Carrington Road, Marrickville 2204. There's a limited number, so get in first.

Update

Hifi VCRs

CHOICE, March 1999

A subscriber has pointed out that we didn't say whether the hifi VCRs tested were Year 2000 compatible — they all are. Generally speaking we'd expect any problems to be with older products, not new ones made since the Y2K bug has been widely acknowledged.

CHOICE is one of many consumer magazines from organisations worldwide that make up Consumers International. Get the lowdown on what's happening with your fellow consumers around the world in World Consumer Snapshot.

Scam slam

A Japanese slimming soap that will "wash away fat in seconds" and a US herbal remedy to help you become cancer-free in 10–14 days ... sound too good to be true? Of course they are — they're just two examples of 'miracle cures' uncovered in a recent search for health-related scams on the Internet and reported in Ireland's *Consumer Choice* magazine.

Twenty countries took part in the sweep, and the results are being collated by the Australian Competition and Consumer Commission (ACCC). We'll let you know when they're available.

Burgergate

Portugal's *Pro Teste* caused an uproar when it discovered that local Burger King burgers contained horse meat.

However, a health official pointed out that the horse meat was perfectly safe to eat and is actually healthier than beef. *Pro Teste* says the only real complaint consumers could make was that they were 'defrauded' because what they were eating wasn't quite what they'd expected. Burger King blamed the mix-up on its suppliers.

Ecotax

Germany has introduced a tax on energy sources. *Test* magazine reports that householders will have to pay an 'ecotax' of 6% for natural gas, 8% for electricity, 12% for oil and six pfennigs (about five cents) per litre of petrol or diesel on top of what they're already paying.

It's hoped that the new tax will provide an economic incentive to reduce energy use and, as a consequence, lower pollution and greenhouse gas emissions.

YOURletters

We've reported on the sorry state of the pest inspection industry several times in CHOICE. Here's a sad tale of a consumer who's experienced the worst of it.

Home buyers beware

Our home is severely damaged by termites. Like most people, we hired a reputable company to undertake a prepurchase building and pest inspection when we bought our house.

In contracting the inspection company, we expected two basic services — expertise from the inspector, and quality and clarity in the report. Like most home buyers, we relied on the inspector's judgment and on the accuracy of their written report. Indeed, we paid $450 in good faith, believing we would receive excellent service from a reputable organisation.

Yet within months of the inspection, live termites were found in the lower ground floor of our home, and we are facing an estimated cost of $24,000 — not to beautify, extend or add value to our home, but simply to rectify the termite damage and bring the house back to the state we were led to believe it was in when we purchased it.

We have been through the Department of Fair Trading to formalise a complaint against the company concerned and participated in a formal mediation session in an attempt to resolve our dispute. Unfortunately, no settlement was reached.

When we researched the industry bodies the inspection company concerned belongs to, we made some astounding discoveries. None of the industry groups appears to have any means of measuring the quality of the service provided by members, or a format for managing complaints against members. They don't even have a code of conduct!

Consumers simply have no way of ascertaining whether the company they choose will provide a satisfactory level of service.

If we'd had any idea of the true state of our house, we wouldn't have bought it. If we'd understood at the time the questionable nature of the industry and the bodies governing it, we would have watched over them like hawks.

We believe we did *not* receive *professional* service during the original inspection, nor on any other occasion we've dealt with the company since then. We've persisted in pursuing our claims against them, despite the frustrating delays and lack of response we've faced in the process, because we believe very strongly that we deserved better.

We suspect both the company and perhaps its underwriters have hoped we would simply give up or go away — and many people would have done so by now. Instead, after many months, we are continuing to pursue legal action.

I'm writing this letter to spread words of caution to home buyers. It's not just a matter of 'buyer beware' when it comes to prepurchase property inspections, buyers should be actively involved in the inspection process and should understand that they cannot trust pest/property inspections implicitly like we did.

Jan Dennis
Harbord, NSW

Jan Dennis wrote this letter in August last year. She is still pursuing her claims against the inspection company through the courts.

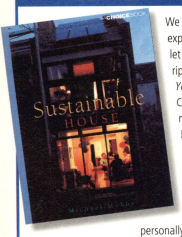
Judging from this home owner's experience, it seems this part of the pest inspection industry hasn't improved since we last reported on termite inspections in the January 1996 issue of CHOICE. The findings of our study painted a grim picture of the industry. The vast majority of companies didn't provide detailed and accurate reports or give good advice. Only four out of 27 inspectors found all the active termites in our test houses, five found some and two-thirds found none.

It seems the lack of regulation is partly to blame for the poor state of the industry. While there are licensing systems for all pest controllers (the people who apply the chemicals), others in the building industry might not hold such a licence, but may still do pest inspections.

Three years ago we warned home owners not to count on a pest inspector to tell you whether termites are eating your house away. Now we can only repeat those words of caution. But if you need a prepurchase pest inspection report, it's a good idea to:

- *Choose a company that specialises in pest control and is a member of an industry association that has a complaint-handling process. While that won't guarantee you a thorough job, at least there's someone to complain to if things go wrong. There are two relevant industry associations we know of with such a process: the Australian Environmental Pest Managers Association (AEPMA) is a national association, with its head office in Melbourne; and a smaller association, the Australian Pest Controllers Association (APCA), which is based in Sydney.*
- *Phone around before you sign up a company. Ask how long it's been established, what qualifications and experience the person who'll do the report has, and whether the company's indemnity insurance is up-to-date — ask the company to show you certificates proving this.*
- *Get a number of quotes, but don't base your decision solely on the price. A company that undercuts most of its competitors may be compromising its quality of service.* ❑

LETTER OF THE MONTH



We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Jan Dennis of Harbord, NSW, receives *Sustainable House*, or any other book of her choice from Consumer Bookshelf, pages 37–39.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.

Ciba-Geigy's modified maize (corn) contains an antibiotic-resistant gene. Some experts want this type of gene removed in case it could reduce the effectiveness of antibiotics in humans.

Future food: *at a supermarket near you?*

Irradiation, genetic engineering and fake fat — how food companies are fiddling with our food.

IN BRIEF

- There are arguments for and against using certain new food technologies. One major consideration is that it may take years to discover the answers to many key questions about safety.
- Clear labelling of new food technologies provides consumers with a choice of what foods to choose or avoid — but you may not always get the labelling you need.

GENETICALLY ENGINEERED FOODS are on our supermarket shelves now. Some spices could already be irradiated, and soon you could be snacking on fake fat that has no calories. Food technology is developing fast and its effects could soon hit the Australian market in a big way.

The key question is, is this food safe to eat? There's no simple answer. Government authorities often give approval for use if there's no evidence of harm at the time they're considering approval. Some questions about safety may remain and will only be answered after more years of research, both in laboratories and in the marketplace. For more on this, see *Who says it's safe?*, page 11.

This article looks at food irradiation, genetic engineering and the fat substitute, olestra — three new food technologies over which there's considerable debate.

Shoppers have different wants and needs: some welcome new food technologies, some are indifferent and others oppose their use and want to buy food produced in more traditional ways. In all cases, for you to make informed decisions, it's essential you get balanced information about methods of production and processing.

As well as this, clear and complete labelling is more important than ever today because it's close to impossible for you to tell otherwise how all the processed and packaged foods we eat are produced.

Food irradiation

There's been a 10-year ban on irradiated food in Australia, but this may soon change; see *What are the rules?*, above right.

What is it?

Irradiation involves exposing foods to ionising radiation — high-energy radiation that causes a change in atoms, producing ions. The dose of radiation doesn't make food radioactive, but it can control insects, bacteria and moulds, prevent vegetables sprouting and delay the ripening of some fruits.

Arguments for

There are three major potential benefits of food irradiation:

- By controlling bacteria and moulds, it could make food safer, reducing the likelihood of food poisoning.
- It can keep food fresher for longer, so there's less wastage.
- For some foods like herbs and spices, it could provide a better alternative to chemical fumigation to control pests.

Arguments against

■ Irradiation doesn't necessarily kill all the micro-organisms that can make you sick, and it can leave intact the toxins they produce.

■ Vitamins C and B_1 (thiamine) are destroyed in varying amounts, depending on the dose, the nature of the food and the particular vitamin. This may only be a problem if you have a borderline intake of these nutrients.

■ Of greatest concern is that irradiation could undermine efforts to improve food hygiene standards by giving people a false sense of security.

What are the rules?

The current ban on irradiated food is being reconsidered. If our food regulator, the Australia New Zealand Food Authority (ANZFA) decides to lift the ban, it would still require justification for the irradiation of each food item. There would also be strict regulations controlling specific doses, and other safeguards.

Our verdict

Fresh food is available year-round in Australia and there are other methods of keeping food safe and fresh, such as refrigeration, pasteurisation and sterile packaging. So food irradiation has limited application in Australia and is difficult to justify.

It should never be substituted for proper handling and cooking of food. CHOICE is concerned that irradiation may be used to mask poor food safety practices. If the ban on irradiation is lifted we'll be pushing for the strictest controls on its use.

What's on the label?

ANZFA plans to require labelling on irradiated food to indicate that it has been "treated with ionising radiation". The international symbol for irradiation (top right) is optional — CHOICE thinks it should be mandatory. If unpackaged foods like fruit or meat are irradiated, this will need to be indicated clearly where they're displayed.

Labelling is important if you want to choose or avoid irradiated foods because of concerns about the use of nuclear technology or any other reason.

Genetic engineering

Genetic modification — which is another name for it — is one of the fastest-moving areas in food technology.

What is it?

Specific genes are changed to alter the make-up of a plant or animal. For example, genetically modified (GM) soybeans, produced by Monsanto, have a gene from a bacterium inserted in their DNA to make the plant resistant to Monsanto's weedkiller, Roundup.

Arguments for

■ Genetic modification could help increase the nutritional value, visual appeal, shelf life and processing potential of foods — for example, carrots with more antioxidants or tomatoes that taste better.

■ Crops modified to resist attack by pests or disease could result in less wastage, greater yields, more economical production and ultimately lower-cost food.

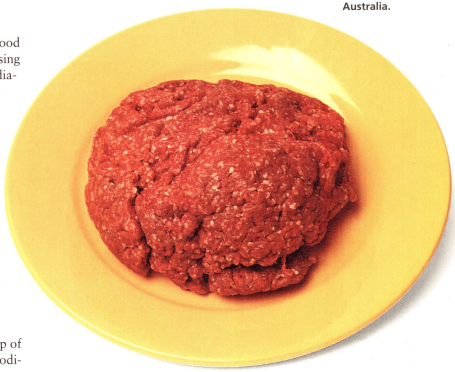
■ Crops modified to resist attack by pests or disease could also reduce the need for chemical sprays.

Arguments against

■ Some scientists are concerned some GM foods could adversely affect human health. For instance, the effectiveness of antibiotics could be reduced if genes coded for antibiotic resistance (used to track the uptake of other modified genes) cross from cattle fed on crops containing them to bacteria in the human digestive tract. In Britain a House of Lords committee has called for the use of antibiotic-resistant genes to be phased out as soon as possible.

■ The production of GM crops also raises environmental concerns. If genes that code for resistance to chemical herbicides 'flow' from GM plants to weeds, it could produce tougher weeds and lead to increased use of herbicides, as well as ground and water contamination.

The Radura — the international symbol used to label irradiated foods — should ideally appear on all irradiated foods.



In December 1997, irradiation of red meat was approved by the US Food and Drug Administration. The decision came after the voluntary recall of over 11 million kilograms of hamburger mince suspected of *E. coli* contamination. CHOICE thinks improving food handling and storage, rather than irradiation, is the key to ensuring this doesn't occur in Australia.

■ The organic food industry is concerned that genetic modification of some crops to permanently produce the 'natural biopesticide' *Bt* could render this environmentally friendly biopesticide useless for spraying organic crops, by encouraging the evolution of *Bt*-resistant pests.

■ Growing GM crops on a large scale may have implications for biodiversity, the balance of nature, wildlife and the environment.

What are the rules?

ANZFA assesses GM foods on a case-by-case basis. So far, only two foods have been passed — Monsanto's Roundup Ready soybeans, which are imported from the US, and Australian-grown Ingard cotton, which produces cottonseed oil. Five other applications were being considered in March, including several modified versions of canola, corn and cotton. The sale of foods with GM ingredients that haven't been approved was to have been illegal after May 13, but this decision was recently reversed by a meeting of the Australian and New Zealand health ministers. The ministers gave interim approval from May to GE foods that meet three criteria:

■ An application was lodged with ANZFA before the end of April.

■ The food is on sale overseas and is considered safe by an overseas regulatory authority.

■ There is no evidence that it's unsafe.

Our verdict

Claims that GM foods will provide benefits to consumers are yet to be proven. Consumers are also yet to be convinced about the long-term safety guarantees on GM foods. CHOICE agrees with the recent report from the consensus conference on gene technology in the food chain (see *Consumers have their say*, page 23) that current regulation is too narrow in its focus and governments should listen to all the different viewpoints before giving GM foods wide acceptance.

What's on the label?

Despite consumer demands for complete labelling, a startling number of foods with GM ingredients could escape labelling. From May 13, only GM food that has 'new characteristics' (for example, modification that has made it different nutritionally or in quality) will need to be labelled to indicate this. No GM foods like this are available yet.

GM foods that appear to be the same as their conventional counterparts, but contain GM material — new proteins or DNA with altered genes, such as bread containing soy flour from GM soybeans — may also need to be labelled, but details haven't been finalised or a labelling date set.

Other foods with GM ingredients may go unidentified. For instance, GM soy beans may be labelled, but salad dressings and margarine made from refined oil derived from those same beans will not, because all the genetic material is claimed to be removed.

CHOICE is now looking to food manufacturers and supermarkets to do better than these minimalist requirements and provide the missing information, so consumers aren't left in the dark.

Cottonseed oil from genetically modified cotton could be found in foods like margarine and cooking oil, but labelling laws aren't likely to require its identification.

Olestra

Anyone trying to lose weight would go for a fat with all the taste and none of the calories of regular fat. However, you may want to know more before you treat yourself.

What is it?

Olestra is a fat substitute with all the taste and texture of fat, but zero real fat and none of the calories. That's because it's passed through the digestive tract without being absorbed. Olestra is made by Procter

and Gamble (P&G) and marketed as Olean in potato crisps and crackers in the US.

It's not the only fat substitute on the US market, but it has sparked the most controversy.

Arguments for

- By substituting foods containing olestra for fatty foods in their diet, people could reduce their fat intake, helping reduce blood cholesterol levels and weight.
- It could make reduced-fat diets more palatable and easier to stick to.
- Unlike most other fat substitutes it can withstand heat and be used for deep-frying.

Arguments against

- Some studies have found that some people who ate olestra experienced diarrhoea, bloating or abdominal cramping. P&G says the effects are no worse than those of raw vegetables, high-fibre foods or even regular full-fat chips.
- Olestra reduces the absorption of fat-soluble nutrients, such as vitamins A, D, E, and K, from foods eaten at the same time as products containing olestra.
- Of greatest concern is olestra's ability to soak up carotenoids (meaning your body doesn't absorb them), so denying the body antioxidants that may help protect against cancer and other diseases.

What are the rules?

P&G hasn't applied to use olestra in Australia yet. In 1996 it was approved in the US for use in a limited number of foods, including potato chips, crackers, tortilla chips and other savoury snacks. A condition of approval was the addition of fat-soluble vitamins to counteract its effects.

Our verdict

It could be a boon for slimmers but, as well as the physical drawbacks mentioned above, it might not be as effective as you'd expect.

Behavioural research shows that some people, particularly dieters, may eat more when they choose low-fat foods, which obviously can negate the benefits. Some people may also eat fat-free snacks in place of bread, fruit or vegetables, ending up with fewer nutrients.

Who says it's safe?

Our national food regulator, the Australia New Zealand Food Authority (ANZFA), is responsible for ensuring the safety, quality and adequate labelling of foods we eat, including any new additives, ingredients or foods produced with new technologies.

Although there's some debate whether irradiated food, genetically engineered food or foods containing olestra might affect people's health in the short term, the cumulative and long-term effects of such technologies are unknown and given too little consideration by ANZFA. CHOICE is concerned that ANZFA's priorities and attitudes are out of step with what consumers really care about, and that consumer concerns aren't fully appreciated. (For an example, see *Consumers have their say*, page 23.) We'll be pushing for ANZFA to become more consumer-focused, so that it clearly places consumer wishes before food industry interests.

If you'd like more information about ANZFA or food standards, phone it on (02) 6271 2222, or visit its website at www.anzfa.gov.au.

CHOICE is also concerned that in addition to carotenoids, the chemistry of olestra means it will leach other protective compounds from the body.

What's on the label?

The US Food and Drug Administration requires all snacks containing olestra to show an information statement (see below) telling buyers about possible side effects and the addition of fat-soluble vitamins.

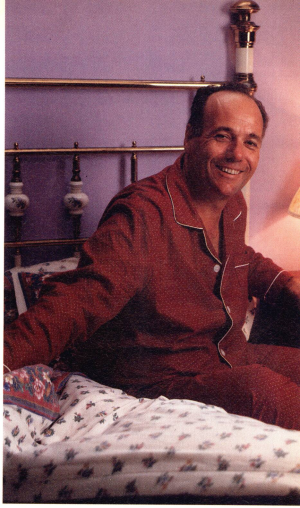
This Product Contains Olestra. Olestra may cause abdominal cramping and loose stools. Olestra inhibits the absorption of some vitamins and other nutrients. Vitamins A, D, E, and K have been added.

Fake fat comes at a price. Some people may experience bowel upsets.

In the US chips that contain olestra can be readily identified by the Olean brand logo.

Choosing a mattress

What's in a mattress anyway? Inner springs, for one thing. Potential back problems, for another. Use this guide to help you make the right choice.



IN BRIEF

- Replace your mattress every 10–13 years. Using the same one for too long can cause back and neck problems.
- The only way to choose a new mattress is to lie on as many as possible. We give you tips on how best to test when you hit the shops.
- Better quality is likely to last longer, but you'll pay more for it — see pages 16–17 for what to look for to get value for money.

AROUND 400,000 PEOPLE SUSTAIN injuries involving bedding in the US every year. The imagination runs wild ... do mattresses lurk in dark alleys, waiting to jump out and whack people with a pillow? Do they suddenly rise up and tip you onto the floor in the middle of the night? Unfortunately the more likely scenario is somewhat more mundane: people complaining of back and neck problems from sleeping on a bad mattress.

We don't collect such statistics in Australia, but we do know that 80% of people suffer back pain at some stage of their lives, and chiropractors have no doubt that sleeping on a bad mattress can contribute significantly to back problems.

How can you tell if you need a new mattress?

The main reason mattresses cause back trouble is that people don't replace them often enough. Manufacturers and chiropractors recommend you change your mattress around every 10 to 13 years, depending on how it's treated. If it's on a sprung base, you should expect to replace it every 12 or 13 years, on an unsprung base (including fixed-slat bases) every 10 years (see *Good foundations*, page 17, for more on bases). If you don't look after it properly, it may not last this long (see *Caring for your mattress*, page 15).

Some obvious signs that you need a new mattress are annoying peaks, dips or lumps, or if you wake up stiff and sore. Here are other simple test tips:

- Lie on your back and try to slide your hand under the small of your back. If it slides very easily, and your shoulders and hips feel uncomfortable, your bed is too hard. If there're no space between your back and the bed, it's too soft.
- Try to roll over. It will take a lot of effort if your bed is too soft, and will feel uncomfortable on your hips and shoulders if it's too hard.

Another reason for regularly renewing your mattress is that your needs change as your body ages. As you get older, your body will appreciate softer padding to support and protect pressure points. But don't confuse softer padding with a soft, saggy bed — the underlying structure should be firm enough to support your spine as it gradually loses strength and flexibility. Furthermore, it can be difficult to move around on, and get out of, a bed that's too soft.

Your options

There's a big variety of mattresses and bed bases on offer these days, and what's best for you ultimately comes down to personal preference. Most people buy an inner-spring mattress and box base or slatted bedstead, and in this article we concentrate on this set-up. Other options include latex or foam mattresses, futons and waterbeds — see *Alternatives*, page 16, for more on these.

Hitting the shops

If you're going to spend eight hours a day in the bed for the next 10 years or more, it's worth putting in the time to get one you're really happy with.

Ideally you want to choose from a range of brands and models from different manufacturers, with

A good mattress is the key to a good night's sleep and waking up feeling refreshed.

several mattresses ranging from soft to firm for each model on display.

Apart from having a big selection to choose from, an advantage of major or specialist retailers is that staff are more likely to be trained to give you useful advice — not just a sales pitch. They're also more likely to have cutaway models demonstrating the spring system and padding. If the salesperson can't answer your questions, go to another store. And be wary of anyone pushing a particular brand — they may be looking out for a better commission rather than your best interests.

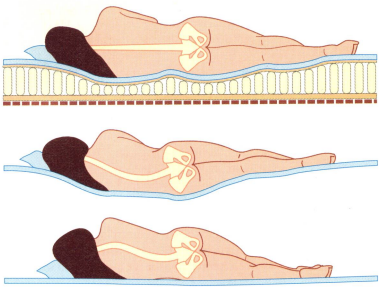
There are also phone-and-deliver mattress suppliers. But if you decide to buy a mattress this way, make sure you try some out first so you know what to ask for, and be wary of settling for what they may claim is a similar bed of an unknown brand — it may not be the same quality. Since many mattress retailers deliver your new mattress and take away your old one, there's no great advantage to using a phone-and-deliver service.

Goldilocks and the three beds

Because mattresses differ in comfort and support, manufacturers and retailers emphasise that the only way to choose one that's right for you is to go out and lie on as many as possible.

To get the most out of your shopping trip — and increase the odds of getting a good mattress — you should:

- Wear loose and comfortable clothes, with shoes you can easily slip off.
- Lie on any bed that feels initially comfortable for at least 10 minutes and try as many sleeping positions as possible.
- Use the test tips described in *How can you tell if you need a new mattress?*, left.
- Make sure the base under the mattress you're testing is similar to yours. For instance, if you have a slatted base or box base at home and you're testing a mattress on a sprung base, you'll find it feels a lot different at home, so ask the shop staff to let you test it on the floor.



Your spine should stay straight when you're lying on your side (top). If the mattress is too soft (centre) or hard (bottom) it will be curved.

- If the bed is for two people, both of you should go. Test whether you'll have enough space to move freely without disturbing the other person, and make sure you don't roll together.

When you're deciding if a bed is too hard, too soft or just right, you're looking at two factors: the support — which is provided by the internal spring unit; and the comfort — provided by the padding. The spring unit supports your body frame, while the comfort system conforms to your body's shape, cushioning it from the spring unit.

The line of your spine should be straight when you lie on your side, and maintain a natural curve

People with special needs

People who are elderly or infirm or who have asthma or back problems have special needs, and should consider the following points when choosing a mattress.

- Inner-spring mattresses can be very heavy and may be difficult for people who are older or have back problems to flip and turn regularly. A good-quality foam mattress may be a better option.
- The same people may have difficulty getting into and out of a bed that's too high or too low. When you sit on the edge of the bed, your feet should reach the ground comfortably, and you shouldn't need to use much effort to stand.
- If you're prone to pressure pain from sitting or lying in the same position for too long, choose a mattress with soft padding (see *Fluff and padding*, page 17, for more on this).
- Don't go *too* soft — the underlying support (provided by the spring unit) should be firm enough to allow you to roll over and sit up easily.
- Don't assume a medical-sounding bed will be any better for you than a standard one (see *What's in a name*, page 14).
- Although a firm bed can help some lower back pain, a bed that's too firm could aggravate some back conditions. Some back problems may benefit from a soft bed, so it's important to ask your doctor for advice first.
- Asthmatics and allergy sufferers may find an anti-allergy cover will help prevent dust mites settling in the mattress. Vacuum it regularly. A slatted bedbase will improve ventilation and provide fewer places for allergens to accumulate.

Getting rid of your old mattress

Many mattress retailers will take your old one away when they deliver the new one, which not only saves you the hassle of doing it yourself, but also saves you the tipping fees. Check whether this is the case when you buy your mattress. Otherwise you may be able to arrange for your local council to pick it up.

Old mattresses end up in landfill, and none of the retailers we spoke to had any plans for recycling.

If your mattress is still in reasonable condition — if you're simply upgrading to a bigger size, for example — you could give it to a charity, like the Salvation Army. Phone around to see which ones will take used mattresses and what condition they have to be in.

when you lie on your back. If the spring support unit is too hard or too soft, your spine won't be straight — see the diagram, page 13. As well as cushioning your body from the spring unit, the padding should mould slightly to your shape, supporting your waist and lower back.

If the bed's too hard, you'll get pressure points at the heaviest parts of your body. This reduces blood circulation and signals your body to turn over, while the muscles in your back and neck have to work harder to keep your spine straight. After a night of tossing around and working hard, you won't feel as refreshed and relaxed.

On the other hand, if the bed's too soft you'll need more effort to roll over, your spine won't be properly aligned and it can also cause tension as your muscles work to compensate for the lack of support.

Price and prejudice: do you get what you pay for?

Manufacturers insist that you get what you pay for — and the more you pay, the better you get. This is because the quality of the springs and padding improves with price, and while two beds seem similar when new, the cheaper one will probably deteriorate more quickly (see *It's what's inside that counts*, page 16, for more on springs and padding).

This is all very well when you're comparing beds *within* a brand, but what about *between* brands? Unfortunately there's no easy answer.

Some of the big-name brands spend a lot on research and development — and advertising — and these costs are built into the price. You're also paying for their reputation. But it's possible to buy a mattress of very good quality though a lesser-known brand for less than a big-name brand, just as you can buy an expensive brand of poorer quality.

But it isn't completely hopeless — you can assess a mattress's quality to some extent:

- The mattress and base should look well-made, thick (a mattress should be thicker than 15 cm) and solid.
- Mattress corners should have weight and substance, and edges should be solid but resilient.
- When you roll around, the mattress shouldn't creak, crunch or wobble.

While you can't take a mattress apart to look at the quality of the springs and padding, you may be able to see cutaway models (particularly at the larger stores).

When all's said and done, you spend one-third of your life in bed — and that affects the other two-thirds — so go for a reputable brand and buy the best you can afford.

What's in a name?

A few decades ago, beds were marketed in terms of clouds and feathers — in other words, soft, cosy and comfortable. Now there's an expectation that beds should be good for you (your back, in particular) and they're marketed accordingly. This means beds with names involving 'paedic', 'chiro', 'ortho' and so on aren't necessarily better for you than others without medical-sounding names — it could just be a marketing tactic.

Also be wary of endorsements from medical-sounding organisations: while some are legitimate, others may not be. In some cases manufacturers buy the right to use one, rather than earn it, and

Labelling and the need for a standard

Buying a mattress can be a bewildering experience, and CHOICE thinks consumers would benefit from a uniform, industry-wide labelling scheme.

One problem is that there's no consistency in manufacturers' descriptions of the firmness and support of their beds. For example, one brand's 'medium' is another brand's 'firm'. Even the sizes aren't standardised — a queen-size can vary by several centimetres, which can be annoying with things like fitted sheets.

Certain sectors of the bed industry are pushing for the introduction of an Australian standard to overcome these inconsistencies, largely for the benefit of consumers. Ideally the standard would encompass test procedures for degrees of firmness and support (provided by the spring unit), cushioning (provided by the padding) and durability, and require size standardisation.

The Australian Spinal Research Foundation (ASRF) has attempted to solve the problem of inconsistent labelling by developing its own scheme. Beds are tested and rated for:

- **Firmness** — how a bed behaves when a weight is placed on it. This is a measure of how much it will give under a sleeper, and is determined by the spring unit (see *Springs*, page 16). It's rated from 1 (very soft) to 5 (very firm).
- **Conformity** — how a bed conforms to the shape of the weight pressing down on it. This is a measure of how the mattress envelops the body, and is substantially influenced by the padding in the comfort layer (see *Fluff and padding*, page 17). It's rated from 1 (very little conformity, hence a firm feel) to 5 (a high degree of conformity, hence a soft feel). When you're comparing mattresses in a shop, descriptions such as 'firm' or 'plush' may refer to the feel of the comfort layer rather than the actual support.
- **Additional edge support** (which firms up the sides of the mattress, theoretically making you feel more secure) — this isn't scored, but the label simply indicates whether or not it's present.

While the scheme is good in principle, it hasn't been widely adopted, and you may not come across mattresses bearing the ratings. It shouldn't be interpreted as an endorsement by the ASRF, nor is it a rating of durability or quality.

others have been found to claim endorsements from impressive-sounding but non-existent organisations.

Brands and model names

One of the most confusing things about shopping around for beds is that it's almost impossible to find identical models from store to store, making it difficult to compare prices.

This is partly because stores want to carry their own 'exclusive' models. It's also because each bedding store has its own requirements, which vary according to its clientele, as one major manufacturer explained. Upmarket stores, for example, want exclusive, 'luxury' beds, while discount stores want more beds at the cheaper end of the market. Some stores cater to colour preferences among the local community: gold may be desirable, while green is considered unlucky, for example.

The only practical advice is to visit as many stores as possible that cater to your price range and lie on as many beds as possible. If you find a couple that are equally comfortable and the quality seems comparable, buy the one at the best price.

Warranties

Don't buy a mattress just because it offers a long warranty — it's no guarantee of durability, and won't help you if the manufacturer goes out of business before it's up. A warranty should be an indication that the manufacturer is willing to fix faults in design, materials and construction for a stated number of years.

Make sure it covers things like broken coils, protruding wires, loose stitching and defects in the frame. If it only covers the spring system, say, you may not have much recourse if there's a problem with something else (although you're covered to some extent by your legal rights regarding merchantable quality). A warranty shouldn't be expected to cover stains, deterioration in the padding due to age, mattress damage due to an inadequate foundation, or damage due to abuse (such as jumping on the bed).

Another thing to watch out for is pro-rata warranties. This means if you want repairs done on a mattress with a 15-year pro-rata warranty, for example, you have to pay one-fifteenth of the recommended retail price, multiplied by the number of years you've had it (plus transport costs). If it's getting towards the end of its life anyway, you may be better off buying a new mattress.

What if you've made a mistake?

Despite your best efforts testing a mattress in the shop, it may not be until you've slept on it overnight — or even for several weeks — that you'll discover whether or not you're really happy with it.

If you decide you're really not happy with your new mattress, you may be able to exchange it, but conditions vary from store to store, so check before you buy. One store, for example, charges $120 (to get the first mattress recovered, for hygiene reasons) plus whatever delivery costs are involved, and you can only exchange it once. Another store says you can exchange it, but only if it's in the same condition as when it was purchased, and only for a mattress of the same or greater price.

Returns can cost retailers, because they have to sell them at a discounted price or pay for cleaning, so a good retailer knows it's in their interests to help you get it right in the first place.

If a mattress feels comfortable initially, lie on it for at least 10 minutes in different sleeping positions to see if it continues to feel right for you. Do this with as many beds as you can.

Caring for your mattress

One way to delay the next mattress shopping expedition is to care for your mattress.

- Turn it over and rotate it end to end regularly. Alternate the flipping and turning so that both sides of the 'top' and 'bottom' of the mattress get equal wear. One manufacturer recommends turning or rotating every two weeks for the first three months, then every two or three months thereafter.
- Don't wet it; only use a vacuum cleaner for cleaning. If you must wash it, use soap, cold water and a damp cloth and rub gently. Use a mattress protector to keep it clean. A waterproof cover may be useful for bedwetters.
- Don't use the handles to lift or carry the mattress. They're not designed to take its weight, and are only for positioning it.
- Don't fold the mattress, and bend it as little as possible when carrying it around corners.
- Don't put a new mattress on a saggy, broken-down base.
- If you often sit on the edge of your bed (to tie up your shoes, say), try to avoid sitting in the same spot every time.
- If you want a trampoline or crash mat, buy one.

It's what's inside that counts

You can't tell much about the quality of a mattress by looking at it from the outside — you'll have to rely on knowledgeable and helpful salespeople, and cutaway models in stores. If you don't find either of these, go elsewhere. It helps to know something about the structure of a mattress before you go, so you know what to look for, what to ask and how to understand the answers.

Comparison is much easier if a salesperson can show you cutaway models of what's inside various mattresses.

Alternatives

Some people prefer the look or feel of beds other than the inner-spring type. Alternatives include:

■ **Futons**

Originally from Japan, futons are basically big cushions filled with layers of fluffed-up cotton. Wool, latex or artificial fibres can also be used. You need to keep futons well-ventilated and they must be turned regularly to avoid mildew. They're firmer than most other types of bed and may better suit people with small, light builds, as they don't adapt to your curves and bumps as readily as a softer mattress.

■ **Waterbeds**

They're claimed to give good body support without pressure points, and may be good for allergy sufferers. Good support depends on the amount of water in it — make sure it's full enough. If you sleep with a partner, look for designs that minimise disturbance from movement.

■ **Latex mattresses**

Latex (or natural rubber) mattresses can be very expensive, but may be a good option for older people because they usually don't have to be turned, and also for allergy sufferers because they're less likely to harbour moulds and dust mites. While they can be firm, the jury is out on whether they give the same support as inner-spring mattresses.

■ **Foam mattresses**

Polyurethane mattresses may be good for the spare room, but aren't resilient enough for everyday use. If you use one because you don't have the strength to turn an inner-spring mattress regularly, you'll need to replace it more often.

Springs

The spring unit is the main source of support for your body. Five factors can influence the degree of comfort, support and durability of a mattress: the number of springs or coils, their shape, the gauge of wire used, the number of turns in each spring and the distribution of the springs.

1. The number of springs: There should be at least 300 coils in a double bed, 375 in a queen-size and 450 in a king-size (except for continuous-coil mattresses — see below).

2. Spring shape: There are several shapes of spring, and it may be a good idea to try the different kinds when shopping around, as one type may suit you better.

■ **Hourglass-shaped springs** are those used in the original inner-spring system, called the Bonnell System. They're joined together with spiral wires to form the unit. They compress quite easily at first, but then get firmer the more they're compressed (hence offering more support), resulting in a 'soft but firm' bed.

■ **Pocket springs** are like a reverse hourglass: narrow at the top and bottom, wider in the middle, and they compress very easily. They can't be wired together, so they're grouped in interconnected fabric pockets. This system would be good for someone wanting a soft, plush bed, but may not be suitable for a heavier person.

■ A **parallel** or **cylindrical**-shaped spring compresses very evenly, giving you firm support all the way through.

■ **Continuous coil** springing is made from a single length of wire shaped into a system of coils. It means manufacturers can increase the density of coils, which they claim gives greater support and minimises partner disturbance. The number of springs or coils is irrelevant in a continuous system.

3. Wire gauge: Not all springing systems are made from wire with the same strength, durability and quality. Ask for information about the gauge of wire used in the bed. The *lower* the number, the more durable the wire (that is, 13-gauge wire is thicker and stronger than 16-gauge). Wire may also be measured in millimetres — obviously with this measurement system, the *higher* the number the thicker it is .

4. Active turns: A further variation is the number of active turns in the spring or coil — that is, the number of turns that are actually absorbing and supporting the weight of the body. The more turns, the softer the bed, and the longer the springs should last, because the work is spread around.

5. Distribution of springs: Some beds differentiate support zones in the mattress, usually putting firmer springs in the centre third of the bed to support your heavy bits. It's difficult to confirm whether they really add to the quality of support offered by the mattress.

Some also include side or edge support springs, which provide more strength and support at the edge of the mattress, and protect against the spring and comfort systems breaking down around the edge of the bed (which is thought to be a major cause of mattress failure).

Fluff and padding

To get the longest life and best possible support from your bed, look for superior padding and upholstery materials in the comfort layer. This is the layer between you and the springs, and determines how hard or soft the mattress feels against your body.

A manufacturer that makes a large range of mattresses will often use the same spring unit within a particular price range, but vary the fillings — the more expensive the mattress, the better the fillings. And the better the fillings, the longer the mattress should last.

At the top end of the market (over $2500) fillings include silk, wool, cashmere, premium foams, latex and goosedown. At the lower end (under $700), materials include lower grades of foam, reclaimed cotton fibres and coconut fibre, which don't last as long because they break apart more easily, forming lumps and pockets, and lose their ability to spring back more quickly. But a $7000 bed won't last seven times as long as a $1000 one — you're paying for luxury rather than simply quality.

You might think twice about getting a 'pillow top' mattress (where a separate layer of padding is attached to both surfaces of the mattress). They tend to compress more readily than the more thinly padded mattresses and lose their ability to bounce back over time.

The way the padding is secured in place will also influence how well the bed maintains its comfort. In top-of-the-range mattresses, each layer of padding is hand-stitched into place to prevent the materials shifting around. This is a specialist craft (called hand-tufting) and can take one person several days. Retailers should know which mattresses are hand-tufted — they'll be the expensive ones!

As far as the outer cover (or ticking) goes, cheaper, less durable mattresses will probably have a flat cotton cover, while more expensive ones have quilted damask covers (linen, silk, cotton or wool fabric woven with patterns) and are likely to last longer. The more colours you can see in a damask and the more intricate its pattern, the better its quality; and the thicker a fabric, the longer it will last.

Good foundations

■ Box bases

Some box bases are simply that: a wooden box with slats, covered with fabric to match the mattress. Others have internal springs, which take some of the load from the mattress, helping to extend its life. When you're thinking about a new mattress, take a good look at the condition of your base — if it's sagging or worn you may have to replace it too, as it won't support your new mattress properly and will shorten its life.

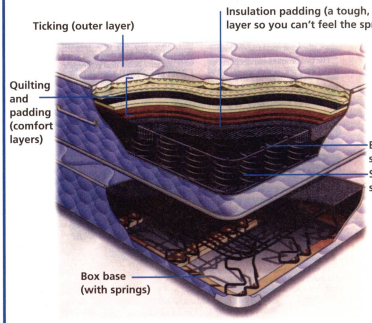
■ Slatted bases

Slat beds are also popular, particularly with pine wood and wrought iron furniture in fashion. There are two types: fixed slats and flexible. Flexible slats are attached to the frame with pivoting holders and have some give, while fixed slats — the more common of the two — attach straight to the frame and have little or no give.

Despite what you may see or read, one major manufacturer at least tells us there's no such thing as a mattress that shouldn't go on a slatted base. It may not last as long as it would on a sprung base, but the bedstead itself may last a lifetime (unlike a sprung base). ❑

Different spring systems suit different people. Try mattresses with the various types of springs (see page 16) to see which you prefer.

Anatomy of a mattress


Ticking (outer layer)
Insulation padding (a tough, thick layer so you can't feel the springs)
Quilting and padding (comfort layers)
Edge support
Spring system
Box base (with springs)

Courtesy of *Consumer Reports*

Crash test update

How well would your car protect your family in a serious accident? The latest tests in the Australian New Car Assessment Program put the spotlight on large family cars.

IN BRIEF

- Only one car tested, the TOYOTA Camry, had two airbags, and it was the only car to achieve an overall 'good' rating.
- Larger cars are safer in a crash. Overall scores in this test range from 'marginal' to 'good', while the smaller cars in the last NCAP test scored 'poor' to 'acceptable'. See CHOICE, Jan/Feb 1999.

IF YOU'RE WORRIED ABOUT YOUR FAMily's safety on the roads, make sure your car's fitted with airbags. That's the message in the results of the latest Australian New Car Assessment Program (NCAP) safety tests.

Two cars — the **TOYOTA Camry** and **MITSUBISHI Magna** — were tested both with and without airbags. Without, they were judged 'marginal' overall, with 'marginal' and 'poor' scores respectively for preventing head injury. The introduction of a driver's airbag brought the **MITSUBISHI** up to an 'acceptable' overall score, while the dual-airbag **TOYOTA** climbed to top place. Both got a 'good' rating for head injuries.

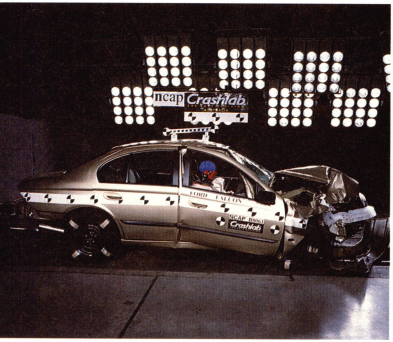
A driver's airbag is standard in Australia for the other two cars in the test, the **HOLDEN Commodore** and **FORD Falcon**. Passenger airbags are available here as an optional extra for all the cars tested, except for the **MITSUBISHI Magna**'s low-cost version.

In a study of all car types by the NRMA, RACV, RTA and VicRoads, large cars were linked with a relatively small risk of a driver being killed or seriously injured. The study looked at 289,000 crashes involving vehicles manufactured between 1982 and 1994. Only luxury cars had a smaller risk than large cars.

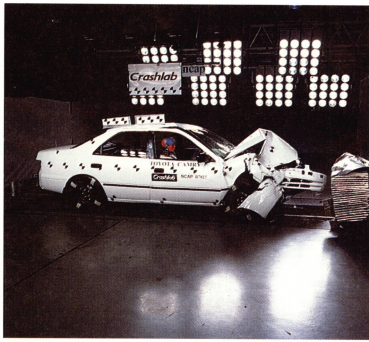
The tests

The large family cars were tested for protecting the occupants in a severe crash involving the front of the car. This included:

- A **full-frontal crash**, where the vehicle is crashed head-on into a solid concrete barrier at 56 km/h. The force of impact is absorbed by the full width of the front of the vehicle.
- An **offset crash**, where 40% of the vehicle's front (on the driver's side) is slammed into a crushable barrier at 64 km/h.



The Ford Falcon is fitted with a driver's airbag, but still only achieved an 'acceptable' head protection score.



This Toyota Camry, with no airbags, got a 'marginal' score for head protection.

NCAP crash test results

Make/model (in overall performance order)	1 Weight (kg)	Airbag	2 Structure	3 Restraint system	4 Headrest / head restraint design	5 Protection from serious injury to: Head	Chest	Upper legs	Lower legs	6 Overall performance
TOYOTA Camry, 1997 on (with airbags) **(A)**	1420	D, P	✓✓✓	✓✓	✓✓	✓✓✓	✓✓✓	✓✓✓	✓✓✓	✓✓✓
HOLDEN Commodore, 1997 on (with airbag)	1580	D	✓	✓✓	✗	✓✓✓	✓✓✓	✓✓✓	✗	✓✓
MITSUBISHI Magna, 1996 on (with airbag)	1490	D	✓	✓✓✓	✗	✓✓✓	✓✓	✓	✗	✓✓
FORD Falcon, 1998 on (with airbag)	1530	D	✓	✓✓	✗	✓✓	✓✓✓	✓✓✓	✗	✓✓
TOYOTA Camry, 1997 on (no airbags)	1410		✓✓	✓	✗	✓	✓✓✓	✓✓✓	✗	✓
MITSUBISHI Magna, 1996 on (no airbags)	1490		✓	✓	✗	✗	✓✓✓	✓	✗	✓

(A) Results are for a left-hand-drive version of this model, tested in the US. Detailing differs from the Australian right-hand drive version, hence the two Camrys' different headrest/head restraint score. The structure score is also affected, as the engine is not in the same position relative to the driver — damage to the footwell area could be different.

However, according to Toyota and the NRMA, these differences don't affect serious or fatal injuries, so the overall score is directly comparable with the Australian tests.

D Driver's side.

P Passenger's side.

✓✓✓ = good
✓✓ = acceptable
✓ = marginal
✗ = poor

1 Weight

Crash test results are only comparable for vehicles of similar size and weight. As a guide, cars weighing within 230 kg of each other can be considered directly comparable.

2 Structure

Experts assessed how the passenger compartment and the roof kept their shape in a collision; whether the steering column, pedals, dashboard and floor panels were pushed excessively inwards; whether the doors remained closed during a crash and whether they could be opened afterwards.

3 Restraint system

The seatbelt, seat and, if applicable, the airbag were assessed. The restraint system is supposed to keep occupants inside the car, protect them from impact injuries, and spread the force of a crash over parts of the body that can cope with such forces more easily.

The crash-test dummies were coated with paint that rubs off easily, showing where they made contact within the car.

4 Headrest/head restraint design

Experts assessed how well the headrest will mitigate the effects of whiplash, which can occur when the occupant's head is thrown back (either as a result of a rear impact or as a rebound from a frontal crash).

The headrest can help to prevent neck injury, but only if it's not too far behind the back of the head or too far below the top of the head.

A 'poor' rating (✗), for example, means the top of the headrest (in the lowest possible position) is more than 12 cm lower than the top of the head or more than about 10 cm away from back of the head of an average-size male.

As a guide, the top of the headrest shouldn't be lower than the eye level of the person in the seat.

5 Protection from serious injury to various body parts

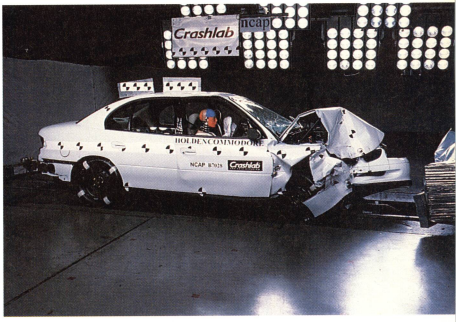
Crash-test dummies that represent average-size adult males were seated in the driver and passenger seats. Their heads, chests and legs were fitted with sensors that measured forces and movements experienced during the crash tests, indicating the risk of injury.

6 Overall performance

This includes structure, restraint systems and protection from injury in both types of crash, for both driver and passenger. Leg injuries are not usually life-threatening and are given less weight, as is headrest design.

Structure and protection from injuries to the head and chest are given the highest weighting. The cars are ranked, even within the same overall performance rating, according to their crashworthiness in higher versus lower-weighted areas.

The Holden Commodore was the only car with just one airbag to provide 'good' protection for the head, chest and upper legs.



Hair care: *facts and fiction*

If you take some of the claims on hair care products literally, you can be forgiven for thinking they'll give your hair body and strength, and nourish it with exotic botanicals — all in mountain spring water! We help sort out the facts from the advertising hype.

IN BRIEF

- Hair is essentially dead, but chemical treatments and styling can affect its chemistry and behaviour.
- Manufacturers aren't permitted to make therapeutic claims (such as 'stops hair loss') for hair care products because they don't have any medical or structural effect; if they did, they'd be classed as pharmaceuticals.
- Because they're not therapeutic, hair care products only have a temporary cosmetic effect on the way your hair looks, feels and behaves.
- Many products claim to help repair damaged hair. See page 21 for what you can do to avoid damage in the first place.

WE'VE ALL HAD BAD HAIR DAYS, but we'd rather look good. So we buy different shampoos, conditioners, sprays, colorants, mousses and gels. At the supermarket alone we spend more than $400 million a year on these products — all to improve the way our hair looks.

But how can certain products and their ingredients 'improve' your hair, which is essentially dead cells? Can we really believe what manufacturers promise? Or is it all just advertising spin?

Manufacturers aren't permitted to make therapeutic claims (such as 'stops hair loss' or 'causes hair regrowth') for hair care products because they don't alter the structure of hair. And if they did, they'd be classed as pharmaceuticals and regulated in a completely different way. None of the shampoos and conditioners we bought for this report made any therapeutic claims.

Manufacturers generally keep a close eye on competitors' products and innovations, and would probably challenge claims if they were based on outright lies. Nevertheless, some of the terms used in claims are very creative interpretations of the scientific research they're based on.

Others are simply silly, such as the claim "leaves your hair so refreshed, it can breathe again" on the Palmolive Botanicals range of shampoos, which have herbs and flowers in "natural spring water". It probably means the shampoo will remove dirt and other deposits, as well as sebum (the oily secretion from the scalp which, if it accumulates and isn't washed off, makes hair look unappealing and unpleasant to touch), but hair doesn't breathe. (Interestingly, the manufacturer chose not to disclose any information about this claim. It was considered "proprietary and confidential".)

In this report we look at some of the claims on hair care products, sorting out the facts from the advertising hype, and explain just what hair is.

Body and bounce

If you don't boast a head of thick, bouncy hair, you might choose a shampoo that promises to "add fullness". "Extra body", "volumising" or "body building" are some of terms used to entice you into buying products supposed to give your hair more 'body'. But what does this mean? Can a product really increase your hair's volume?

Conditioners that coat the hair or penetrate the hair shaft can prevent hair from going limp and help curls retain their bounce. So they can improve the hair's 'body', but they won't increase its volume.

Products can also increase the surface charge of hair, which means one hair strand repels the next and the whole mass of hair appears to increase in volume. The easiest way to get hair strands to repel each other is to wash with a strong detergent, but it'll also strip your hair of sebum (its natural moisturiser and conditioner) and leave it looking dull.

To achieve a similar electrostatic effect without losing shine, some shampoos and conditioners also contain an ingredient with a positive charge that'll leave a shiny coating on the hair strands, at the same time as the strands repel each other and so appear more voluminous.

An end to split ends

Many of the shampoos and conditioners for dry, damaged, permed and coloured hair claim to help eliminate split ends. These products contain conditioning agents that stick to the hair's outside layer (cuticle), smoothing and sealing it temporarily and making it look better. They may also protect the hair from further damage, so split ends won't progress, but they won't 'repair' hair that's broken.

If you have split ends, have them cut off. And to prevent future damage, use a mild shampoo and conditioner and avoid harmful practices that damage hair; see *Avoiding hair damage*, right.

The best ingredients from nature

Looking at some of the shampoos and conditioners on the market, you can be forgiven for thinking you're reading the list of ingredients for an exotic dish or a meditation balm. There's aloe vera, chamomile, jasmine, jojoba, lemon grass, mint, nettle, orange flower, passion flower, rosemary, sage, thyme, watercress, ylang-ylang, the finest Swiss herbs and botanicals — and some even "come to us in pure mountain spring water".

The number of hair care products with botanical formulations has risen dramatically over the years. According to the industry, the proliferation and commercial success of these products is mainly consumer-driven. They appeal to a growing market of consumers who care about the environment and appreciate ecologically sounder products. So there's a marketing benefit in using ingredients like plant extracts rather than those based on animal products or petrochemicals.

So if you prefer products with 'natural' ingredients, there are plenty to choose from. But be aware that the so-called 'natural' ingredients tend to be less controllable, so the products may contain traces of pesticides (unless the plants are grown organically) and higher levels of preservatives.

As far as your hair is concerned, herbal and plant extracts are no better than synthetically derived ingredients — they won't change the structure of your hair, but some have conditioning or moisturising properties and can make your hair easier to manage, feel soft and look shiny, if they're present in significant amounts. Others may simply make the shampoo or conditioner look, smell or feel different.

Avoiding hair damage

Various activities can damage your hair or make it look dull or unhealthy. Rather than relying on hair care products alone to help cover up the damage, look at your routine and try to change it. The following hints should help you avoid harming your hair.

- Avoid harsh shampoos that contain more or stronger detergents (such as some shampoos for oily hair) that leave your hair dull and rough.
- Rinse out shampoo thoroughly.
- Use a conditioner or a shampoo with a conditioning agent to reduce damage during wet combing. (See *Removing residue* on page 22 for some commonly used conditioning agents.)
- Pat-drying your hair after washing won't ruffle the outer layer of your hair (cuticle) as much as rubbing it. So it'll look shinier and you lessen the risk of damaging the cuticle.
- Rinse your hair after swimming in salt or chlorinated water.
- Protect your hair from excessive UV radiation — wear a wide-brimmed hat. Hair products with a sunscreen can help too.
- Excessive heat can be harmful for hair, so let it dry naturally as often as possible or use a cooler setting on a blow-dryer. Avoid curling wands, crimpers and straightening irons, which operate at very high temperatures. Hot rollers that typically operate at lower heat are OK, but take care not to break your hair when winding and unwinding it.
- Allow at least a fortnight between perming and colouring, if you're going to do both.

Revitalising, nourishing and rejuvenating ... dead cells?

Some products contain certain moisturisers, plant extracts, protein or other ingredients that are claimed to nourish, rejuvenate and revitalise hair. These terms seem rather enthusiastic considering that hair is dead — it's made up entirely of dead cells, otherwise it couldn't be cut, heated and treated without causing pain.

However, chemical treatments and styling routines, like colouring and perming, can affect the chemistry and behaviour of hair.

Many hair care products are targeted at treated hair and contain conditioning agents or moisturisers that help protect the hair's cuticle layer. They can only cover up the damage — they can't bring hair back to life, "revitalise" or repair it.

Courtesy of CSIRO Australia

A healthy hair strand, left. Conditioning agents can help cover up damage, but they won't 'repair' split ends (right).

Removing residue

Some people believe hair can suffer 'shampoo fatigue', where a residue builds up which your shampoo no longer removes. There's as yet no hard evidence that this is a real phenomenon. However, some residue can build up from styling and protection products and can weigh hair down, making it look dull.

You don't need a special shampoo to remove such build-up; any shampoo that doesn't contain a conditioning agent (for example, a high-detergent shampoo for oily hair) will do the job. The numerous conditioning agents include oils, fatty substances, hydrolised animal protein, glycol stearate, provitamin B_5 (panthenol) or dimethicone.

If you used such a high-detergent shampoo all the time you wouldn't get a build-up problem in the first place. However, this kind of shampoo will probably leave your hair 'squeaky clean' and difficult to comb through. So to make it more manageable, you need a conditioner.

Some 'clarifying' shampoos contain a conditioning agent, so they're claimed both to remove the residue and leave a shiny coating on the hair. Others claim not to leave a conditioning coating and are designed to be used with a separate conditioner. ❑

If you're interested in finding out more about cosmetics, skin and hair care, get a copy of the CHOICE Book *Facefacts*, by former CHOICE writer Alison Haynes. For details see the Consumer Bookshelf on page 37.

Quality at a price?

Many hair care products are sold at hairdressing salons — from plain shampoos and conditioners to special treatments and weird and wonderful products you never knew existed or that you needed. If you've ever bought such a product you know it's generally much more expensive than others you can buy at the supermarket. 'Concentrated salon formula' means it's used in the salon and it's concentrated, so you need smaller quantities each time you use it and it should last longer. But what else do you get for the extra price?

When we asked some manufacturers about the difference between their products and others sold at supermarkets, nobody mentioned better ingredients or better formulations. Manufacturers rely on the hairdresser's expertise and endorsement to sell their products. They're usually used in the salon and if they meet the hairdresser's performance requirements, they recommend them to their clients.

While there's no doubt that trained hairdressers can recommend an appropriate product for any scalp and head of hair, they're still limited by the choice of products available at the salon. At the supermarket you won't get expert advice, but if you're willing to experiment, you may find a product that works just as well for a much lower price.

In our own and other consumer organisations' tests and user trials, expensive shampoos generally performed no better than cheaper ones.

A profile of your hair

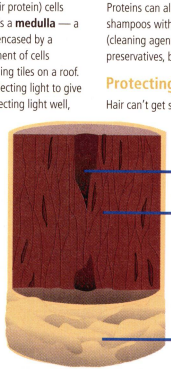
Hair is made up of several layers. As the picture, below, shows, the central **cortex** consists of spindle-shaped, hardened keratin (hair protein) cells cemented together. In some parts of the hair shaft there's a **medulla** — a soft, spongy channel within the cortex. The whole lot is encased by a sheath known as the **cuticle** — a hard, tough arrangement of cells overlapping in five or 10 layers, with the surface resembling tiles on a roof.

In healthy hair these cells lie flat and are smooth, reflecting light to give a shiny look. When damaged they lift and, no longer reflecting light well, make the hair look dull. With time the cuticle wears away, so the ends of long hair may have only a patchy covering of cuticle.

Keratin and other proteins

Depending on its moisture content, human hair consists primarily of proteins (about 65% to 95%); water, lipids (fatty substances), pigment and trace elements make up the rest. Many hair care products contain animal or plant protein, or keratin — the main hair protein. But just because hair is made from this protein doesn't mean washing it in keratin — or any other protein — will change your hair's composition. The only keratin in the hair is that made by your body.

Protein additives are effectively cosmetic — they can fill the 'potholes' of a damaged hair, making it look smooth and shiny. Proteins can also make a shampoo feel rich and creamy. However, shampoos with added protein may contain more powerful surfactants (cleaning agents, to get the desired cleansing effect too) and stronger preservatives, both of which may irritate sensitive scalps.



Protecting against the elements

Hair can't get sunburnt, but ultraviolet radiation can weather it, discolouring it and eventually damaging the cuticle. Chlorine in swimming pools also weakens and damages the hair. Salt water doesn't interact chemically with hair, but if you don't rinse it out after a swim in the sea, it'll dry into crystals that can damage the cuticle.

The best protection for your hair is wearing a hat in the sun and rinsing and conditioning your hair after a swim. Products that claim to protect hair from the elements usually contain moisturisers. Some also have sunscreens, which may be useful to protect against hair colour fading, or if you're out at the beach — some research has shown that in damp conditions hair is particularly susceptible to structural change and bleaching from UV radiation.

Consumers get their say

What's the popular verdict on gene technology in food? That the scientific viewpoint alone is not enough for good decision-making, and government regulation must better serve community interests.

WOULD YOU ANSWER AN AD IN your suburban paper calling for "citizen participation in a major national science research project which will affect us all"? And would you freely give up nine days of your life to deliberate on the issue of gene technology in the food chain, just for the public good?

In March, 14 people did just that and more at the first Australian consensus conference, sponsored by the Consumers' Association, among others, and convened by the Australian Museum. Delegates packed into Old Parliament House in Canberra to see if everyday Australians could come to grips with complex science and advise decision-makers.

The 14-member lay panel did all consumers proud. For two days, they posed acute and intensely challenging questions to the expert panel, addressing areas like science and risk, ethics and morality, and the role of multinational corporations. When experts either ducked the question or shrouded it in complexity, the lay panel relentlessly pursued clear answers, and negotiated their way through the minefield of starkly contrasting views.

Just a few of their major recommendations are:

- No new commercial releases or unlabelled importation of genetically modified foods, both whole or processed, be allowed in Australia without:
— The formation of a new statutory authority with responsibility for GMOs (genetically modified organisms), with well-balanced representation and whose outcomes and deliberations are public.
— An all-encompassing GMO labelling system.
- "Current regulation is too narrow in its focus on science and ... the overriding principle when drafting legislation should be the environment and the physical, mental and social health of individuals."
- Government should bring the different viewpoints together in a consultation mechanism similar to the consensus conference.
- Ethicists should be involved in the formulation of major decisions regarding GMO policies.

The lay panel has given "volume to the voice of the people", as it states in its report. However, it takes two to do democracy. Government must listen, and then act. At the time of writing, the people are waiting. ❑

For a full text of the lay panel's report, visit our website at www.choice.com.au or call the Australian Museum on (02) 9320 6114.

IN BRIEF

- **Genetically modified foods in Australia? Not without a publicly accountable body representing a wide range of views and with the power to enforce its decisions. And not without comprehensive labelling. These were some of the recommendations of the first Australian consensus conference.**

The lay panel did an exceptional job of questioning the experts.

Who was on the lay panel?

CHOICE salutes and thanks the members of the lay panel for the first Australian consensus conference. They were:

- **Grace Bailey, artist, Wagga Wagga, NSW.**
- **Frank Byrne, stock and share broker, Kedron, Qld.**
- **Allyson Croydon, case manager/dental technician, Tennant Creek, NT.**
- **Denise Dolan, medical secretary, Caringbah, NSW.**
- **Michael Field, sales and communication trainer, Mount Lawley, WA.**
- **Richard Heiden, mechanical engineer, Launceston, Tas.**
- **Ian Lee, carpet cleaner, Ocean Shores, NSW.**
- **Steve Macdonald, casual barman, Maroochydore, Qld.**
- **Alison McMurtrie, student, Bathurst, NSW.**
- **Linda Van Oostveen, marketing, Glenelg, SA.**
- **Rod Poulton, retired, Bundoora, Victoria.**
- **Lise Vasiliou, home duties, Mount Martha, Victoria.**
- **Wendy Wallin, seasonal worker, Deception Bay, Qld.**
- **Rhian Williams, facilitator, Canberra, ACT.**

What's a consensus conference?

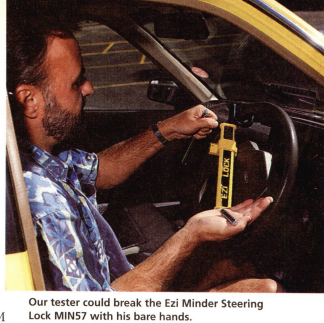
Consensus conferencing is a method of re-integrating ordinary people into decision-making, usually about controversial matters of science and technology. It brings together a lay panel of people with no previous knowledge of the chosen topic, and an expert panel with a wide and often conflicting range of views.

The central premise of consensus conferencing is that all 'fact' comes through the filter of our own values and attitudes. Therefore, to be fair and well-informed it's necessary to assimilate a wide range of views.

The lay panel members set the agenda, prepare the questions for the experts, and choose which experts will answer which question. They cross-examine them, weigh up all the evidence, and come up with the advice for government, industry and the scientific community.

Pick a lock

Steering wheel locks are meant to deter thieves from stealing your car. Yet we could beat some models in our test with a few hammer blows — or even bare hands. Which ones can you rely on?



Our tester could break the Ezi Minder Steering Lock MIN57 with his bare hands.

IN BRIEF

- Only five out of the 16 locks tested passed all our breaking and lock-picking tests.
- Eight models could be beaten in a number of ways — some of them with alarming ease.

"We pay your insurance excess, *if*..."

Most of the lock manufacturers claim to reimburse your insurance excess for various values up to $2000 if your car is stolen when the lock is fitted.

However, make sure you comply with the conditions that come with this offer:

- You usually need to register the lock with the manufacturer after you've bought it.
- The offer is usually only valid for the first 12 months after you purchase the lock.
- Your insurance company usually has to accept your claim.
- You usually need a police report and the original purchase receipt.
- You need to convince the company (for example, by a note in the police report) that the lock was fitted correctly.

IF YOUR CAR DOESN'T HAVE AN ALARM system or an immobiliser fitted, you're likely to use a car control lock to prevent it from being stolen.

These locks come in various designs:

- **Steering wheel locks** are fitted across the steering wheel and have an extension bar that'll hit the windscreen, driver's door or driver's seat if the wheel is turned, preventing it from turning any further.
- **Steering wheel to pedal locks** connect the bottom part of the steering wheel to the brake or clutch pedal, preventing the pedal from being pressed down and the wheel from being turned.
- **Steering wheel to floor locks** are permanently fixed to the car's floor, and lock onto the steering wheel preventing it from being turned.
- **Handbrake locks** are permanently fitted to the handbrake and, when engaged, prevent the handbrake from being released. They can only be used on lever handbrakes.
- **Gearstick to handbrake locks** fit over the handbrake and lock into the gearstick or automatic transmission selector, preventing it from being moved. They can only be used on cars with a handbrake between the seats and a floor-mounted gearstick/transmission selector.

Turning into car thieves

Steering wheel locks are by far the most commonly used type. We tested all the models we could find in at least three states or territories and in a number of different stores. We also included two unique designs, the **ABUS Carblock Granit** (see photo, far right) and the **AUTOLOK 2000** (see *Profiles*, right, for details).

We tried six different methods of beating the locks, using tools that are readily available and can easily be concealed in a bag or under clothes.

Five of these tests were carried out by our own testers, both unskilled car thieves (as far as we know) representing a joy rider. For the lock-picking test we employed a professional — locksmith, that is, not car thief.

We put a time limit on each test as it's unlikely a thief would hang around for a long time trying to steal a car.

Which locks work?

- The five locks in the *What to buy* list (see below) resisted all our attacks and should make it very difficult — at least for a non-professional thief — to steal your car.
- Three locks (see the table, right) failed one of our tests after a considerable struggle. So they offer some deterrent value.
- All the other tested locks aren't recommended. We beat them in various ways and/or with alarming ease: they collapsed under a few hammer blows, hooks and extension arms could be snapped off with a piece of pipe or even bare hands, and handles or extension bars could be cut through with a hacksaw in a matter of seconds.
- All the tested locks are too long to fit into the gloveboxes of our Mazda 121 and Ford Laser test cars. Of the recommended models, the **AUNGER Prolock APL 1020** and **AUNGER Bodyguard APL 3030** fit into the VS Commodore glovebox.

If you brake hard or have an accident, a steering wheel lock may become a potentially lethal projectile. So never store it on a seat or the parcel shelf, or behind the driver's or passenger's feet.

Safer places include the boot (which is also the least convenient), the glovebox (but see above) or behind the passenger or driver seat. ❑

WHAT TO BUY

AUNGER Prolock APL 1020	BEST BUY	$39
AUNGER Prolock Bodyguard APL 3030		$50
AUNGER Prolock Max APL 1024		$60
AUTOLOK 2000		$200
THE CLUB 1000A Original Club	BEST BUY	$39

STEERING LOCKS

Brand / model (in alphabetical order within groups)	Manufacturer / distributor	Origin	Target price ($)*	Measured adjustment range (mm) 1	Lock picked	Broken / bent	Hit with hammer	Forced with screwdriver	Cut with hacksaw	Disabled lock with slide hammer
GOOD PERFORMERS										
ST JV **AUNGER** Prolock APL 1020	Aunger Automotive	Taiwan	39	240–355						
AUNGER Prolock Bodyguard APL 3030	Aunger Automotive	Taiwan	50	240–355						
AUNGER Prolock Max APL 1024	Aunger Automotive	Taiwan	60	250–405 **(C)**						
AUTOLOK 2000	Porta Power	UK	200 **(B)**	350–400 **(D)**						
ST JV **THE CLUB** 1000A Original Club	Winner International	Taiwan	39	220–420				nt		
OFFER SOME DETERRENT VALUE BUT CAN BE DEFEATED										
ABUS Carblock Granit	Siper	ns	150 **(B)**	na		nt	nt	✗		
CLUB LX 1100A	Winner International	Taiwan	55	220–420		✗		nt		
CLUB Premier 7000A	Winner International	Taiwan	60	220–420		✗		nt		
POOR PERFORMERS										
AUNGER Prolock SS APL 2025R	Aunger Automotive	Taiwan	29	210–360		✗	✗	nt		
AUTO-LOCK KMA AS66	Kenmark Industrial	China	35	275–350	✗	✗	✗	nt	✗	✗
CHALLENGER 126041	Sperling Enterprises	China	35	190–370			✗ **(G)**			
CHALLENGER MKII	Sperling Enterprises	China	29	220–380		✗	✗	nt	✗	
EZI MINDER Steering Lock MIN57 **(A)**	Haigh Australia	China	35	290–380 **(E)**		✗ **(F)**	✗	nt	✗	
LION The Legend	Lion	China	30	210–345	✗	✗	✗	nt	✗	
MINDER Steering Lock MIN60 **(A)**	Haigh Australia	China	30	270–385		✗	✗	nt	✗	
THE LOCK Steering Lock	Kenmark Industrial	China	27	250–340		✗	✗	nt		✗

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in February 1999.

✗ Lock failed this test.

ns Not stated.

nt Not tested, because the test isn't appropriate for the lock's design.

na Not adjustable

(A) According to the manufacturer, this model is to be discontinued.

(B) This is the price we paid. It may be difficult to find.

(C) Claimed range: 280–390 mm.

(D) Outside diameter of steering wheel.

(E) This model may be difficult to fit to a convex steering wheel (for example, one that holds an airbag).

(F) Can be broken with bare hands.

(G) Could be defeated very easily.

1 Measured adjustment range

The range relates to the inside diameter of the steering wheel unless otherwise indicated. All the locks had a wide enough range to adjust to the steering wheels of all our test cars.

PROFILES

Profiles are of the models in the *What to buy* list. We couldn't beat them with any of our methods.

AUNGER Prolock APL 1020

Target price: $39 BEST BUY

A compact lock with a square cross-section. Easy to use, with pushbutton locking.

AUNGER Prolock Bodyguard APL 3030

Target price: $50

Identical to the **Prolock APL 1020**, but comes in a kit with a personal alarm and a small keyring torch.

AUNGER Prolock Max APL 1024

Target price: $60

Heavier than the **Prolock APL 1020**, with a square cross-section. Easy to use, with pushbutton locking.

AUTOLOK 2000

Target price: $200

Covers about half the steering wheel, also protecting the airbag from being stolen. However, it's relatively expensive, quite bulky, and not very widely available: call its distributor, Porta Power, on (02) 9829 1130 for outlets.

THE CLUB 1000A Original Club

BEST BUY

Target price: $39

Not as easy to use as the other four, as you have to use the key to lock it.

The Abus Carblock Granit — an unusual design that offered some deterrent value, but was defeated in the end by our testers.

Borrowing money is all about having your dreams today and figuring out how to pay for them tomorrow. But if you don't shop around you could end up paying unnecessarily high interest and fees.

CHOICE's regular cartoonist, Nik, took out a small personal loan to set up his water tank and pump (and buy a cow) when he moved to the country. This is a good way to finance small short-term loans.

What loan for what?

IN BRIEF

- If you have a mortgage that isn't specifically 'no frills', using it is often the cheapest and most flexible way to get credit. Talk to your lender.
- If you don't have a mortgage, a fixed-interest personal loan is the way to go for longer-term, more expensive purchases. But shop around — we found a $5640 difference between the interest charged on the cheapest and dearest five-year $20,000 fixed-interest personal loans.
- Only borrow sparingly and short-term on your credit card.

AUSTRALIANS LOVE CREDIT. BY December 1998 we owed $63 billion in personal debt, according to the Reserve Bank — 15.2% (that's $8 billion) more than in December 1997. Credit cards are the most popular form of personal borrowing in Australia, followed by overdraft facilities.

We may be enthusiastic users of credit, but how clever are we at getting the best deal when borrowing money?

Golden rules for borrowers

There are some basic rules to follow whenever you borrow money:

- **Borrow within your means.**

Borrowing more than you can afford to repay can land you in serious financial strife. How much money do you have left after paying for housing, food, clothing, other bills and emergencies? What percentage of that leftover money could you afford to spend on repayments?

- **Understand the contract.**

Don't sign any contract for credit you don't understand. Look out for termination fees (if you pay out early) and transaction costs (for example, if you write a cheque against the credit). Make sure you know the total cost of the loan and the number and amount of repayments. It's also important to understand what it means if you have to give one of your assets as security: if you default on the loan, you could lose the asset.

- **Understand the interest rates.**

If you have a variable-rate loan (as opposed to a fixed rate), you'll have higher repayments if interest rates rise during the repayment period. Can you afford this?

On the other hand, while the repayments for a fixed-rate loan won't rise in line with interest rates, you're likely to have to pay an extra amount as a penalty if you repay the loan early.

The lender's advertised rate may not always be the rate you end up with. It may advertise what appears to be a very competitive rate but offer you a higher rate, so compare the percentage you're offered with that advertised and don't be afraid to negotiate (see *Don't be afraid to bargain*, page 30).

Comparing loans

There are three basic types of credit: specific loans, revolving or continuing credit and using your mortgage to get credit.

- **Specific loans:** You borrow an amount of money

for a fixed term and repay it in set instalments. This type of loan is easy to keep track of. The drawback is the lack of flexibility. If you want to borrow more, you have to reapply and may have to pay more fees.

■ **Revolving or continuing credit:** You borrow money on a continuing basis up to a credit maximum and make (at least) minimum monthly repayments. This is convenient if you're disciplined and don't borrow too much and repay too little. You can pay off and then reuse the available funds up to the allowable maximum without reapplying for credit.

■ **Using your mortgage to get credit:** With many home loans you can borrow against your equity in the home for home improvements, a new car, holiday, etc. The big advantage is that you're paying low mortgage interest rates. A possible trap is that you could end up paying for a relatively small item, like a holiday, over an extended period of time.

Specific loans

Personal loans

Characteristics: You borrow a sum of money from a bank, building society, credit union or finance company (though this article doesn't give information on the latter's fees and interest rates) and repay regularly over a set timeframe. Personal loans are usually unsecured, but some lenders may require an asset, such as your car, as security. If you don't make repayments, the lender can repossess and sell that asset.

Personal loans are normally available for $3000 to $30,000, though this varies between lenders. The loan period can range from one to seven years, again depending on the lender. The range of interest rates and fees (see below) is huge, so it's worth shopping around.

A special kind of personal loan is a car loan, which is usually secured against the car — so if you default on payments you could lose it. You can usually only get this type of loan for cars up to three years old. The interest rate could be fixed or variable, and is often a bit lower than for a general personal loan.

Finance companies used to offer hire-purchase contracts. They were a kind of personal loan, with a fixed repayment period and fixed interest rate, usually for a car or large household item. The finance company continued to own the asset until the final payment was made and could repossess it if you failed to make repayments. Finance companies no longer offer this to consumers for new credit in Australia.

Interest rates: 8.95% to 21.25% (unsecured variable); 8.5% to 17.65% (five years fixed, unsecured). Secured loans will generally have lower interest rates — the better the security, the lower the rate. For example, if you offer a house as security, you'll get a lower rate than if you offer your car.

Fees: Nil to $110 (entry fee, unsecured variable rate); nil to $150 (entry fee, five-year fixed, unsecured). However, some lenders charge 1% or 2% of the amount borrowed as an entry fee, such as $400 on a $20,000 loan. Most lenders don't charge an annual fee, but when they do, for both variable and five-year fixed personal loans, it ranges from nil to $100.

Advantages

■ Often cheaper than revolving credit facilities (see page 28), including credit cards.

■ You can pay cash once you've had the loan approved, which may entitle you to retail discounts.

Disadvantages

■ If the loan is secured, you may be up for valuation and legal fees.

■ Personal loans aren't as flexible as revolving credit — if you want more credit, you'll have to reapply, which will take time and effort and could cost more (unless you can find a lender that doesn't have entry or annual fees).

Suitable for

■ Buying a car, boat, pool, computer or other expensive household item.

■ A holiday.

■ Consolidating old loans.

■ A wedding.

Interest rates, fees and other information were current at the time of writing, in March 1999, and were provided by Cannex.

STANDING HER GROUND

Rebecca Beal borrowed $13,500 to purchase a brand-new car when she was 19.

"First I decided what car I wanted to buy. I knew Mum and Dad would have to go guarantor," says Rebecca.

She negotiated her finance directly with the car dealer, taking out a loan with a finance company. Rebecca was able to negotiate a low interest rate because her father was willing to guarantee the loan and he had a good credit rating with the finance company, having repaid several loans to it.

The car dealer promised her a rate of 8.75%, but when Rebecca received the official finance company quote, its rate was 9.5%. "I insisted that I had signed an agreement to buy the car on the basis that the loan would be for the lower rate, and I ended up getting the loan for 8.75%," she says.

Rebecca considered borrowing from a bank before she decided on the finance company. "The bank where I've had an account since I was a little girl was going to charge me 12%. I rang some other banks and they were all going to charge me around the same amount."

Rebecca says she did some careful planning before taking out the loan.

"I sat down and budgeted before borrowing. I even asked my boss how much of an upgrade I'd be getting the following year, to make sure I'd survive.

"So far the loan has worked out fine," she says.

Making comparison easier

CHOICE is calling for the introduction of a compulsory comparative interest rate for credit products as part of the current review of the national Consumer Credit Code. Lenders should be obliged to show the true cost of their loans — including fees and charges — in their initial advertising and brochures. If all lenders used this same calculation (called the average annual percentage rate — AAPR), it would be much easier to compare the true cost of different loans. CHOICE hopes a compulsory comparative rate will, at the very least, be introduced for home loans, but it could be easily applied to all types of consumer credit.

Revolving credit

Finance company lines of credit

Characteristics: Offered by finance companies, this type of credit is an expensive substitute for a credit card. You receive a card and a set credit limit; can access money up to that limit at any time (using a cheque book or ATM); and must make a minimum monthly repayment.

You can apply directly to a finance company for a line of credit. However, if you see a special deal at a retailer's, such as "No deposit and no interest payable until 2001" it's probably in fact an open-ended line of credit from a finance company. Often if you can't pay off the whole loan before the end of the interest-free period, you'll face heavy penalties, such as having to pay interest on the whole loan rather than just the remaining amount (see *Buy now, pay dearly later*, below). And since 'open-ended' means the same amount of credit is available to you once you've paid off the first loan, it could be easy to take advantage of it again — but this time you could be paying a comparatively high rate of interest with no interest-free period.

The amount you can borrow usually ranges from $2000 to $250,000.

Please note that the following data on interest rates and fees is from one major finance company only. The other major finance companies didn't give us their information.

Interest rates: 9% to 24.9%

Fees: $20 (establishment fee); $8 (overdue fee); $9 (cheque dishonour).

Advantages

- Flexibility — you don't have to reapply if you need additional funds.
- Funds are accessible via ATM.

Disadvantages

- You may need to offer security.
- If you don't repay an interest-free offer within the required time limit, you could find yourself paying a very high interest rate on the whole amount borrowed from the time the loan was made.
- Very expensive — most rates are higher than other forms of lending.

Suitable for

- Store purchases — furniture, appliances — when combined with an interest-free period.

Credit cards

Characteristics: The main terms and conditions to look at include: the interest rate, any interest-free period, how and when interest charges are calculated, the annual fee, other fees and charges, and foreign currency conversion. The right card for you will depend on the way you use it.

Cards with an interest-free period (up to 55 days) charge you an annual fee. The alternative is no interest-free period, but with a lower interest rate and no annual fee.

- If you pay off your balance in full every month and don't get cash advances, look for a card with an interest-free period. Then check the cost of the annual fee.
- If you sometimes have an unpaid balance at the end of the month or you use your card for cash advances, look for the card with the longest interest-free period and the lowest interest rate you can find. Take note of when you'll start paying interest — from the purchase date, the statement date or the date when payment is due (the last is the best option).

Interest rates: 6.49% (if you have a mortgage with the card provider) or 6.95% (if you don't have a mortgage) to 16.95%.

Fees: Nil to $380 (application fee); nil to $90 (annual fee).

Advantages

- Flexibility.
- Worldwide acceptance (except BankCard and store cards).
- Up to 55 days' interest-free credit with some cards.
- Extra protection if you dispute a transaction or

BUY NOW, PAY DEARLY LATER

Michelle was delighted when she saw a retailer advertising an interest-free deal. She urgently needed to buy a new washing machine, so an offer of $750 credit with an interest-free period was just what she needed.

"The terms of the agreement were seven months interest-free and no deposit," says Michelle.

Fortunately she was able to pay off the whole amount within the interest-free period.

"If I hadn't paid it off by then, I would have had to pay full interest. Even if the last repayment I made had been late, I would've had to pay interest on the whole amount.

"I only realised this when I went through and read the fine print. I didn't notice it at first because it was interest-free."

The interest rate that would have applied for the full seven months if Michelle hadn't managed to pay back the debt within the interest-free period was a very high daily rate equivalent to 25.9% per year.

Michelle recently received a statement saying she now has an available credit limit of $750 on her account. The interest rate is still 25.9%. This is a ridiculously high interest rate compared to other ways Michelle could get credit, but because it's so easily available, she could be tempted to use it.

"It's very tempting to go out and use the money again but I haven't done it. I was just after $750 to buy a washing machine," she says.

A line of credit on your mortgage or a personal loan can be good options to pay for your wedding.

mail order goods are faulty, as the card issuer can reverse the charges.

- Some cards offer additional features, such as loyalty scheme points (see CHOICE, April 1999, *Loyalty schemes — fly by when?*) and savings on home loan fees.
- Allows for faster repayment than fixed-term loans for items like appliances.

Disadvantages

- High interest rates.
- Expensive for long-term borrowing.

Suitable for

- An amount up to $5000, especially if you can pay it off fairly quickly, as it's more flexible than a personal loan.
- If you're disciplined you can use a credit card with an interest-free period to pay for all your monthly bills and purchases, then pay it off in one monthly hit before interest is charged. This helps you avoid bank charges on deposits and withdrawals, and also gives you the chance to earn loyalty points if your card has a scheme.

Overdrafts

Characteristics: They're usually unsecured and can be linked to your cheque account or debit card. If your normal account runs out of funds, you simply use its overdraft limit. Interest is charged on the overdrawn amount only. The interest rate is variable and there are no minimum repayments as long as you don't exceed your approved limit. They're available for $500 up to $20,000, depending on the lender.

Interest rates: 8.5% to 16.75%.

Fees: Nil to $350 (application fee); nil to $120 (annual fee).

Advantages

- Easy access: you simply take up to the specified maximum amount of credit from your day-to-day account when needed.
- Many are currently cheaper than credit cards.
- They usually don't require security.

Disadvantages

- High interest rates compared with personal loans.
- Even higher penalty interest rates if you go over your limit, and an overdrawn fee may also apply.

Suitable for

- Short-term borrowing.

Credit from your mortgage

The mortgage market has evolved considerably in the past decade. Using your mortgage to finance personal items like cars, holidays, furniture or home renovations is becoming increasingly popular, and each lender currently offers a variation on the theme.

Extend your mortgage

The simplest option offered by mortgage lenders is extending your home loan for personal finance, such as for home renovations. This is a modern substitute for the second mortgage. If the lender agrees to your request for an extension, normal home loan interest rate, fees and charges apply.

Your mortgage as a line of credit

The second option is where your mortgage operates as a line of credit — like a very big overdraft that's secured against your house. It's available when you reach a certain equity in your home. Most lenders will give you a home loan without mortgage insurance that's worth up to 80% of the value of your property. If you only need to borrow 60% of the property's value or have paid off the required amount, the other 20% may be offered to you as a line of credit.

The line of credit is like a sub-account attached to your mortgage, but with separate repayment terms. The interest rate is variable and probably slightly higher than the current standard variable home loan rate, but still very low for personal finance.

You can access the money in many ways, including a cheque book, ATMs and over the phone. You can borrow at will up to the set limit, but there is a minimum monthly repayment.

The major difference between a line of credit on your mortgage and a home equity loan (see page 30) is that a line of credit is revolving credit — your limit stays the same, and you don't have to repay the whole loan before you can redraw back up to the limit at any time. It's rather like a credit card with a very low interest rate.

Interest rates: 6.45% to 7.55%.

Fees: $600 to $750 (establishment); nil to $250 (annual fee).

Advantages

- You get personal finance at much lower home loan interest rates.
- Easy access and the credit is available again once you've paid it off, unlike a mortgage extension or home equity loan.
- You can choose your own repayment period for the personal finance component of the mortgage.

What if you can't meet loan repayments?

Under the Consumer Credit Code, if you're having difficulties making repayments due to sickness, unemployment or for any other reasonable cause, you may be able to change your credit payments to get through a time of hardship.

- **Don't just stop making repayments. Keep paying as much as you can.**
- **Contact your credit provider as soon as possible. They might agree to let you keep making smaller repayments over a longer period of time or postpone your repayments for a while.**
- **If the credit provider isn't helpful, you may be able to apply through a small claims court to have your credit contract changed. Contact your state consumer affairs or fair trading department or get legal advice on how to go about this.**
- **Financial counsellors (available in most states through community services) may be able to help. Also see *Helpful contacts*, page 30.**

Helpful contacts

- **CHOICE MONEYLINE** gives accurate and independent information over the phone on home loans, personal loans, overdrafts and credit cards. Calls cost $1.95 per minute (higher rates for mobiles). Call 1900 17 00 88.
- Australian Banking Industry Ombudsman; call 1800 337 444.
- Services offering consumer advice on credit (these services will also be able to put you in touch with a credit/financial counsellor):
— NSW: Consumer Credit Legal Centre, (02) 9212 4216.
— Victoria: Credit help Line, (03) 9602 3800, 1800 803 800 in Victoria.
— WA: Consumer Credit Legal Service, (08) 9481 7662.
- Your state consumer affairs/fair trading department.
- Australian Competition and Consumer Commission (ACCC); call (02) 6264 2924.

Disadvantages

- Even though the payments are separate from your mortgage, the credit is secured by your home. So, in theory, you could lose it if you don't pay.
- Your minimum payments will increase if interest rates go up.

Suitable for

- Renovations and home improvements.
- Buying a car, boat, pool, computer or other expensive household item.
- A holiday.
- Consolidating old loans.
- A wedding.

Home equity loan

This is like a personal loan secured by a first mortgage on your home and tends to be only available for people who either own their home outright or have a high level of equity in it. The major difference between an equity loan and a line of credit attached to your mortgage is that the former is a one-off loan.

You manage your own debt repayment schedule, setting your own repayment amount and timeframe. You may be able to borrow more than with a line of credit. However, if you pay the loan off and want more credit, you have to reapply.

Interest rates: 5.99% to 9.9%.

Fees: $100 to $600 (establishment); nil to $100 (discharge fee).

Advantages

- Provided you meet certain criteria, you can borrow money at a variable rate comparable to a standard home loan.
- Flexible loan period and repayments.

Disadvantages

- If you default, you risk losing your house.
- Some lenders recommend using this type of loan to finance the purchase of other investments. However, if you're not a knowledgable investor, it's not advisable to borrow money to invest, especially if your home is at stake.

Suitable for

- Renovations and home improvements.
- Other expensive personal finance requirements.

A line of credit attached to your mortgage is a cheap way to borrow money for a holiday or other one-off expenses.

DON'T BE AFRAID TO BARGAIN

Mary Smith (not her real name, and the photo is of a model) decided the best way to finance some home improvement projects was through a mortgage that let her borrow the extra amount she needed. However, because she and her husband already had a home loan on the property, he found the task of shopping around for the best deal incredibly frustrating. Changing home loans can also be expensive.

"We ended up going with the same bank due to the complexity of shopping around when an existing mortgage covers the property," Mary says.

"We asked our bank to toss its application fee for the extra loan, which they wouldn't do. Instead they gave us the equivalent value off through a honeymoon rate for the first year."

Mary's experience shows it's definitely worth bargaining with a bank rather than just accepting the credit terms it initially offers.

"The market is very competitive. People are more likely to shift lenders, so banks are becoming more interested in keeping their existing customers happy. There's no harm in asking," she concludes.

If you have an existing relationship with a lender, especially a mortgage, always ask what other discounts apply. Having a mortgage gives you a great deal of leverage. You stand to gain discounts on your credit cards and transaction accounts.

OUR VERDICT

1. If you have a **mortgage**, using it as a personal finance vehicle has advantages — for example, borrowing at or close to home loan interest rates, which are currently significantly lower than any other type of personal finance. It's also easy to access the credit. However, don't forget the risks involved with using your mortgage as a line of credit:

- Your repayment costs may blow out if interest rates rise.
- The loan is secured against your home, so you could lose it if you can't make the repayments.

2. Fixed-interest **personal loans** represent the best value for money if you need to borrow long-term for a major purchase and don't have a flexible mortgage.

3. Credit cards and **overdrafts** should only be used for relatively inexpensive purchases and should be paid off as quickly as possible.

4. Finance company **lines of credit** are usually more expensive than other types of loan. They're often negotiated by a retailer or car dealer, who can operate as an agent for the finance company. It's worth trying to negotiate a lower rate, but read the contract carefully. And check the interest rate before you take up any offer of further credit

Once you've chosen the best type of loan for your purposes, shop around. For instance, the difference in the interest charged on the cheapest and dearest five-year fixed personal loan for $20,000 was $5640 at the time of writing.

CREDIT AND THE LAW

The Consumer Credit Code covers personal loans, credit cards, overdrafts, mortgages, hire of goods, guarantees and continuing credit accounts. It's uniform across all states and territories.

Credit providers, such as banks, building societies, credit unions, finance companies and businesses, must tell you what your rights and obligations are in any credit arrangement. They must truthfully disclose all relevant information in a written contract, including interest rates, fees and commissions.

Details of the Credit Code can be obtained from your state consumer affairs or fair trading office or from http://www.creditcode.gov.au.

The contract

Your credit provider must give information about your contract before you sign it, including:

- The amount of credit to be provided.
- The annual interest percentage rate.
- The total amount of interest if the contract is to be paid out within seven years.
- How the interest is calculated and when it's charged.
- The credit fees and charges to be paid.
- Details of any changes that can be made under the contract.
- Any rate of interest charged if you default on repayments.

The code also protects you after you sign a credit contract. Credit providers are required to give you regular account statements that include:

- All fees and charges.
- Details of each amount of credit provided during the statement period.
- The name of the supplier in any credit card purchases.
- Interest charges, including when charged.
- Annual interest percentage rate, and any changes.
- Opening and closing balances for the statement period.
- Minimum payment owed and the due date.

What does the law say if I can't pay?

If you don't comply with a credit contract — by not keeping up with your repayments, for example — your credit provider may take steps to repossess any secured goods, sue you or take some other form of legal action. Before it can do this, you must receive a written notice stating why it's taking legal action and what you can do to stop it. You must be given 30 days' warning before the lender can enforce its rights under the contract.

Don't ignore such a notice. Contact your credit provider immediately to take steps to prevent repossession, eviction or legal action (and see *What if you can't meet loan repayments?* on page 29).

You may agree to go guarantor for your child's car loan, but don't forget you're liable to pay off the loan if they don't.

What if I'm a guarantor?

You may be asked to go guarantor for a relative or friend. This is more than just a formality to help them get a loan. It means the lender sees the borrower as a risk and wants you to be the 'safety net'.

As guarantor, you have similar rights and responsibilities to the borrower — and could end up losing money. You're legally bound to pay back the borrower's loan if they can't or won't. You may think it won't happen but it often does — relationships end, people lose jobs or get sick.

If the borrower fails to make or falls behind with repayments, the credit provider will send a written notice to the borrower and guarantor to bring the account up to date within a month.

If the borrower fails to comply with this notice, the credit provider can take legal action against the borrower and the guarantor — first against the borrower, but if they can't be found, are bankrupt or a court has given the credit provider permission, legal action can also be taken against the guarantor.

Co-borrowers

Co-borrowers are generally jointly liable for the debt from the beginning. You may be protected under the code if the contract can be shown to be unjust. Both borrowers should receive notice if the credit provider is going to commence legal action. Seek legal advice if you're having problems with a co-borrower.

Having problems with a lender?

If you're in default — if you've fallen behind with repayments for more than 60 days — your credit provider can take action against you. But the law says you can't be harassed or threatened for repayments.

If you think you're being harassed or threatened — by a creditor or a collection agency — contact a credit counsellor, your state consumer affairs/fair trading agency or the ACCC for advice (see *Helpful contacts*, far left).

Check your credit rating

Credit Reference Limited (CRL) helps lenders assess the credit-worthiness of consumers. It keeps a record of all credit applications, defaults, bankruptcy and court judgments related to credit accounts.

Under the Privacy Act, a credit provider must tell you that it's going to look at your CRL file and also if it informs the CRL that it has declined your application for credit.

There's nothing on your credit record to differentiate between an occasion when you haven't gone ahead with a loan as opposed to when your application has been declined. If you have a high number of applications, some lenders may consider you a high risk.

Applications, defaults and judgments stay on your file for five years, bankruptcy information for seven years.

To obtain a free copy of your CRL file (within 10 working days), write to PO Box 964, North Sydney 2060, giving your full name, date of birth, driver's licence number, full current address and previous addresses. If you want your file quickly, phone (02) 9464 6000 and for $15 it will be sent to you within 24 to 48 hours.

The CRL must investigate any information on your file that you report as incorrect. If mistakes are found, they must be corrected.

Got an upset tummy or heartburn? Feeling sick or bloated? If you suffer from indigestion you're in good company because it's as common as a cold. Equally common are the over-the-counter products designed to come to the rescue. So how do you choose which one to buy?

Ahhh ... that's better!

IN BRIEF

- If you suffer from indigestion regularly, you should see a doctor.
- Overall, there's no clear-cut scientific evidence that one over-the-counter indigestion remedy is better than another. The best way to choose which remedy is best for you is by trial and error — and using this guide might help.
- Each remedy has its own potential side effects.
- It's difficult to compare on price because dosages vary so widely.
- Many lifestyle factors contribute to indigestion and there's plenty you can do to try to avoid it (see *Do's and don'ts*, right).

WHEN WE SAY WE HAVE 'INDIGESTION' we could be referring to any kind of discomfort or pain in the upper abdomen or chest, often related to meals. Heartburn, reflux, gas, nausea, burping, acid stomach, biliousness, bloating, gastritis and wind are all other terms used to describe this kind of pain.

Apart from the many of us who suffer only occasionally, say after a heavy night of curries and wine, about one in four people have chronic indigestion. While the cause could be a peptic ulcer (or, very rarely, gastric cancer), a significant cause is reflux, in which the contents of the stomach are regurgitated upwards and irritate the lining of the oesophagus, leading to a condition known as heartburn (see below).

Indigestion is a very perplexing condition and not well understood — despite being so common. While symptoms often occur after eating too much or something that disagrees with you, in some people they occur quite independently of what they've eaten. And up to two thirds of chronic indigestion cases appear to have no physical explanation at all. While some kinds of indigestion seem to be related to acid irritating the lining of the oesophagus or stomach, others — associated with the feeling of bloatedness — don't.

- **Heartburn:** We all suffer from heartburn (reflux) at one stage or another, usually after overeating (according to one expert, "If you haven't had heartburn, you're not alive"), but not everyone is bothered by it. About 10% of people have reflux once a week, and half this number have it daily. People who have a hiatus hernia or a weak sphincter (muscle) between the stomach and the oesophagus are more likely to be bothered by reflux. Pregnant women also often suffer reflux, which is believed to be due to hormonal changes and the pressure of the baby on their stomach.

When it happens too often or too severely, reflux can cause the oesophagus to become inflamed, ulcerated and narrowed, and it may eventually become difficult or painful to swallow.

- **Wind** can occur in all types of indigestion. Burping can be caused by swallowing more air than usual, being stressed or eating too quickly.

Farting can be caused by certain foods that ferment in your lower gut. Unfortunately, wind can also be a side effect of some antacids.

Do's and don'ts

The symptoms of indigestion can be brought on or made worse by certain things that reduce sphincter pressure, increase pressure on the stomach or irritate or erode the stomach lining. Here are some tips if you're a regular sufferer:

- Reduce your consumption of spicy foods, alcohol, coffee, cola, strong tea and tobacco.
- Have a high-fibre but low-fat diet.
- Don't eat on the run or skip meals.
- Eat small meals, more often. Don't overeat.
- Slow down at mealtimes — eat slowly. Chew your food really well.
- Sit up straight when you eat, rather than slumped in front of the TV.
- Don't lie down within two hours of eating (if you still have problems at night, prop up the head of your bed about 10 cm or use a wedge pillow).
- Go for a short walk after your main meal. Get regular exercise.
- Wear loose clothing.
- Keep at your ideal weight. Being overweight can make indigestion worse.
- Drink six to eight glasses of water a day (get advice on this if you have kidney or heart problems).
- Where possible, reduce your consumption of drugs such as aspirin and ibuprofen. Ask your pharmacist for advice.
- Try to reduce stress.

Indigestion remedies

If you're unable to control indigestion by modifying your lifestyle, over-the-counter preparations may help. We surveyed pharmacies, supermarkets and health food shops and found 56 widely available products claimed to relieve the symptoms of indigestion. These could be loosely divided into five groups: antacids (acid neutralisers), acid barriers, acid suppressants, wind remedies and herbal mixtures (see page 34 for more about them).

As with all over-the-counter remedies, these haven't necessarily been screened by the Department of Health for their effectiveness. And even for the most popular type, antacids, the scientific evidence is mixed, though there is evidence they provide temporary relief from heartburn. Nevertheless, many consumers, over a long period of time, have attested to their usefulness.

The best way to find the remedy that's best for you is by trial and error. You can use this article to help make sense of what's on the shelves, understand how they work, what ingredients they contain and which might be the best bet to start with, given your particular needs and preferences.

Many people who wrote to us said they'd been taking antacids without consulting a doctor for many years. There's some question over whether this is advisable. It's possible that an antacid might make you feel better while a serious underlying cause (such as an ulcer) persists or even gets worse. This is especially the case if you find that antacids have become less effective and you need to take bigger doses. If you take antacids long-term it's important to be examined by a doctor or specialist to assess whether there's an underlying cause. Long-term use of antacids also isn't recommended during pregnancy.

When to see the doctor

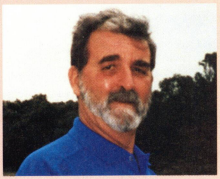
A small percentage of people with indigestion have something serious. Furthermore, a potentially dangerous confusion can arise when someone neglects heart pain, believing it to be indigestion. Both conditions can involve pain centred in the upper abdomen and chest. Angina — which is pain in the chest due to lack of oxygen to the heart — is to be suspected when the pain is brought on by exercise and relieved by rest.

It's a good idea to seek advice without delay if:

- It's the first time you're experiencing symptoms and you're over 45.
- Your symptoms are persistent and aren't relieved by self-help measures.
- You have other chronic illnesses, especially involving your heart or kidneys.
- You're taking other medications — over-the-counter products may interact with these.

In addition, you should seek help if the symptoms are accompanied by:

- Painful swallowing or food sticking in your throat.
- A choking attack.
- Black or bloody stools.
- Blood in your vomit.
- Loss of appetite or unexplained weight loss.
- Nausea and vomiting.

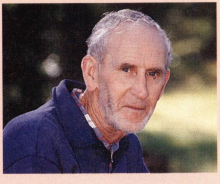


"Losing weight was the most helpful treatment of all."

Alan Bailey, Moggill, Qld

"I've used two different remedies on average two to three times a year for nearly 30 years and found them both effective. I haven't consulted a doctor as I consider my bouts to have been infrequent and not severe enough to warrant it, plus these products have solved the problem."

Julie Page, Hampton, Vic



"I have suffered from heartburn for 50 years at least and have tried almost all the different brands of indigestion remedies that are available. A more understanding GP prescribed an acid suppressant several months ago and it is by far the best remedy in my case for reflux and heartburn."

Ian MacGillivray, Brown Hill, Vic

Ulcers

An ulcer is a sore in the mucous lining of the gut. A small proportion of patients with unmanaged indigestion have or will develop this. Surprisingly, the amount of pain felt is no indication of how bad an ulcer is. Antacids may help control ulcers temporarily but in the long term the underlying cause needs to be dealt with.

An Australian team of scientists discovered that at least 70% of ulcers are caused by infection by the bacterium *Helicobacter pylori*, which can sometimes lead to an ulcer. It can be treated very successfully with antibiotics.

The overuse of non-steroidal anti-inflammatory drugs (NSAIDs) can also lead to ulcers, while around 10% of ulcers have no known cause.

Some ulcers are associated with excessive acid, while others are not.

Types of indigestion remedy

Antacids (acid neutralisers)

These are the oldest and most commonly used over-the-counter remedies for indigestion. They include aluminium hydroxide, sodium bicarbonate, magnesium carbonate and calcium carbonate.

They're designed to neutralise stomach acid, which irritates the lining of the stomach or oesophagus. You can take them whenever you feel symptoms as they should work within minutes. Some people, though, take antacids when they expect symptoms — such as before bed if indigestion keeps them up at night. If you take it too soon after a meal, however, you may reduce its effectiveness because it may be swept through your stomach with the food.

There's no unique answer to which antacid is the best. Each has its own disadvantages (see below), which manufacturers try to minimise by mixing them. The laxative effect of magnesium salts, for example, can balance the constipative effect of aluminium or calcium salts.

Potential adverse effects

Aluminium

- Constipation.
- A chalky taste.
- It's still unclear whether it's implicated in Alzheimer's disease. Very little is absorbed into the body from an antacid.

Magnesium

- Diarrhoea.

Calcium

- Constipation.
- Care should also be taken if you have kidney damage.
- Belching, bloatedness and flatulence.
- A chalky taste.

Sodium

- People with high blood pressure or problems with their liver, kidneys or heart should seek medical advice before regularly using remedies containing sodium.

Antacids are available in different forms: liquids tend to act more quickly than tablets but are less convenient to carry; tablets must be chewed properly before swallowing to ensure they're effective; powder has to be mixed with water.

Antacids also come in different flavours. Although this doesn't affect their effectiveness, it might make them more pleasant to take. Diabetics should be careful of preparations containing sugar.

Many remedies contain an acid barrier or wind remedy (see below) as well as antacids. There's little evidence that these mixtures are any more effective than antacids alone.

Acid barriers

These contain alginates (ingredients such as alginic acid, sodium alginate or magnesium alginate), which turn into a foamy gel in the stomach. This floats on top of the acidic stomach contents and supposedly prevents them from irritating the unprotected lining of the oesophagus during reflux.

Acid suppressants

These are the most recent over-the-counter indigestion remedies. However, they're only available directly from pharmacists, who will ask you a few questions about your symptoms to decide if they're appropriate for you.

These drugs (known as H_2-receptor antagonists) are lower-dose versions of the drugs prescribed to help manage the symptoms of ulcers. They suppress acid secretion at the source and their effect lasts longer than antacids. However, because they have to be absorbed first, they can take longer to start working.

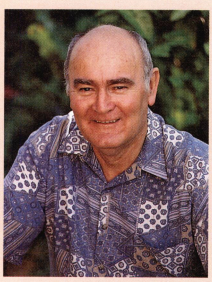
They're more expensive than antacids and there's no evidence that they're more effective in the doses available over-the-counter. Some people may find them more convenient to take.

Wind remedies

Two main ingredients are used as wind remedies.

- Simethicone is designed to help relieve the discomfort from trapped wind by encouraging the cause of

(continued on page 36)



"For many years I suffered from indigestion and acid stomach. I found that I obtained substantial relief from taking a liquid over-the-counter medication — it became my saviour for pain reduction and I had a bottle of the stuff at work, at home and even carried a small bottle in my briefcase. A bottle always went with me on holidays! I tried the tablet version but didn't get the same relief as with the liquid. I was finally diagnosed with a duodenal or peptic ulcer and after medical treatment with a prescription drug and retirement from a stressful job, the ulcer and indigestion have gone. However, I still have a bottle in the medicine cabinet just in case."

Don Stanbury, Golden Grove, SA

Over-the-counter indigestion remedies

Product (in alphabetical order within groups)	Formulation	Size priced	Price ($)*	Contains magnesium salts	Contains aluminium salts	Contains calcium salts	Contains sodium salts
ANTACIDS							
ALKA-SELTZER Lemon flavour **(A)**	Soluble tablet	20 tablets	5.96				✓
ALKA-SELTZER Regular **(A)**	Soluble tablet	20 tablets	5.31				✓
ANDREWS EFFERVESCENT ANTACID POWDER Lemon flavour	Powder	200 g	7.65				✓
ANDREWS TUMS ANTACID Mixed fruit	Tablet	40 tablets	1.97			✓	
DEWITT'S Antacid tablets for indigestion	Tablet	60 tablets	5.48	✓	✓	✓	
DEXSAL Regular	**(B)**	150 g	5.48				✓
ENO SPARKLING	Powder	200 g	6.38				✓
ENO SPARKLING Lemon flavoured	Powder	100 g	4.11				✓
GASTROGEL Sugar free antacid	Liquid	500 mL	5.30	✓	✓		
HARDY'S Indigestion powder	Powder	100 g	4.33	✓	✓	✓	
KRUSE'S FLUID MAGNESIA	Liquid	300 mL	5.30	✓			
MUCAINE ANTACID SUSPENSION	Liquid	500 mL	8.73	✓	✓		
MYLANTA ROLLTABS Great peppermint tasting	Tablet	48 tablets	2.74	✓		✓	
QUICK-EZE	Tablet	12 tablets	1.18	✓		✓	
RENNIE Spearmint flavour	Tablet	48 tablets	3.60	✓		✓	
SALVITAL Effervescent	Powder	375 g	4.52	✓			✓
TITRALAC	Tablet	100 tablets	8.08			✓	
ANTACIDS + ACID BARRIERS							
FRUTIN	Tablet	48 tablets	8.32	✓		✓	
GAVISCON LIQUID Aniseed	Liquid	200 mL	4.10			✓	✓
GAVISCON TABLETS Peppermint chewable tablets	Tablet	24 tablets	4.95	✓	✓		✓
MERACOTE	Tablet	40 tablets	10.96	✓	✓		✓
MYLANTA PLUS Heartburn relief formula	Tablet	20 tablets	2.99	✓	✓		✓
ANTACIDS + WIND REMEDY							
DE-GAS Extra	Tablet	16 tablets	6.15	✓		✓	✓
GASTROGEL Antacid tablets	Tablet	100 tablets	5.30	✓	✓		
GELUSIL LIQUID ANTACID Butterscotch flavoured	Liquid	500 mL	5.33	✓	✓		
GELUSIL ANTACID TABLETS Butterscotch flavoured	Tablet	100 tablets	5.40	✓	✓		
MUCAINE 2 IN 1 Antacid & antiwind	Liquid	500 mL	8.57	✓	✓		
MYLANTA Original mint	Liquid	375 mL	4.62	✓	✓		
MYLANTA Double strength	Tablet	20 tablets	2.99	✓	✓		
MYLANTA Original mint	Tablet	20 tablets	2.18	✓	✓		
MYLANTA Double strength mint flavoured	Liquid	375 mL	6.29	✓	✓		
SIMECO ANTACID	Liquid	500 mL	4.85	✓	✓		
SOUL PATTINSON ANTACID Sugar free oral liquid	Liquid	500 mL	4.50	✓	✓		
ACID BARRIER							
GAVISCON INFANT	Powder	30 sachets	5.97	✓			✓
WIND REMEDY							
CHARCOCAPS	Capsule	60 capsules	11.70				
DE-GAS	Capsule	24 capsules	5.01				
NO GAS	Capsule	30 capsules	7.41				
ACID SUPPRESSANT							
PEPCID	Tablet	10 tablets	10.23				
ZANTAC 75 Pharmacy strength	Tablet	6 tablets	6.65				

Table continued overleaf

* The price shown is an average of prices of products purchased from pharmacies, supermarkets and health food stores. In some cases only one price was found.

(A) Contains aspirin and is therefore not suitable for long-term use.
(B) Effervescent granules.

Over-the-counter indigestion remedies (continued)

Product (in alphabetical order within groups)	Formulation	Size priced	Target price ($)*	Contains magnesium salts	Contains aluminium salts	Contains calcium salts	Contains sodium salts
HERBAL/DIGESTIVE							
BLACKMORES DIGESTIVES Digestive bitters	Liquid	200 mL	20.35				
ETHICAL NUTRIENTS Digestion plus	Tablet	90 tablets	14.99				
GREENRIDGE Meadowsweet	Liquid	50 mL	13.05				
MINTEC	Capsule	20 capsules	7.97				
NATURAL NUTRITION ACID RELIEF Digestive care	Tablet	90 tablets	12.95				
NATURE'S OWN Digestive enzymes	Tablet	100 tablets	19.36				
NATURE'S OWN Natural slippery elm	Powder	80 g	9.75				
NATURE'S OWN Super papaya enzyme	Tablet	100 tablets	8.46				
PRETORIUS Digestive zyme	Tablet	60 tablets	15.85				
PRODUCTS FOR LIFE Digestive formula	Tablet	60 tablets	18.99				
SWEDISH BITTERS	Liquid	200 mL	9.75				
HERBAL/ANTACID							
NEUTRACALM Antacid	Liquid	375 mL	6.90			✓	✓ (C)
DEWITT'S Antacid powder	Powder	250 g	7.60	✓	✓	✓	✓
NATURE'S OWN Natural antacid	Tablet	50 tablets	7.95			✓	
HERBAL/WIND REMEDY							
BIO-ORGANICS Peppermint oil, charcoal & papaya	Capsule	60 capsules	9.53				
BLACKMORES DIGESTIVES Acid-Eze	Powder	150 g	13.30				
EAGLE KAR-BONS	Tablet	100 tablets	12.25				

(C) In small amounts as a preservative.

(continued from page 34)

the problem — tiny bubbles of air or foam — to merge into larger pockets of air, which are easier to release. In some remedies, simethicone is combined with antacids — but there's little evidence that these combined remedies are more effective than either individual remedy.

■ Activated charcoal is another popular ingredient of products claimed to relieve gas.

"I have tried a lot of over-the-counter pharmacy and supermarket products for indigestion. While working in shearing sheds I would have indigestion almost every day. I guess it had something to do with all the bending over. The best remedy I have ever found has been my home-made remedy, which consists of ¼ teaspoon of bicarb soda in a small amount of warm water. The relief is almost instant. Needless to say, since I ceased working in shearing sheds, my indigestion problems have almost disappeared."

Sherry Earl, South Gippsland, Vic

Herbal remedies/digestive aids

Scientific evidence supports the use of peppermint oil in settling stomach spasms, and this herb has been found to be particularly useful in irritable bowel syndrome. A cup of peppermint herb tea after eating may help prevent indigestion. A number of herbal and non-herbal remedies we found included peppermint as an ingredient.

The scientific evidence for other herbs commonly used in indigestion remedies is less convincing than for peppermint oil. Here are a few of them and how they're supposed to help:

■ Meadowsweet — claimed to have antacid-like action. Can be taken as a tea.

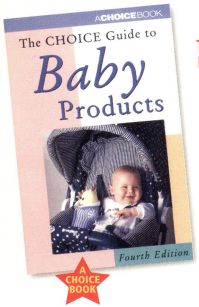
■ Slippery elm bark — becomes mucus-like when mixed with water, which is claimed to help smooth the oesophagus and stomach lining, providing a physical barrier to acid.

■ Dandelion and gentian roots — may help stimulate sluggish digestion caused by overeating.

■ Cinnamon and ginger — these are claimed to calm and relax the stomach.

■ Chamomile — claimed to relax and settle the stomach.

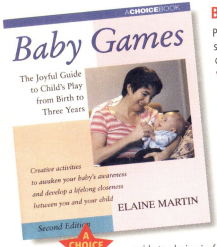
A number of products contain a range of enzymes aimed at helping digestion. Again, there's little scientific evidence of their effectiveness. ❑



The CHOICE Guide to Baby Products

If you or someone you love is expecting a baby, *The CHOICE Guide to Baby Products* is an essential guide. Based on CHOICE tests and commissioned research, it includes practical information about what a new baby needs, including cots, pramettes and car restraints.

$16 Code: CBP4

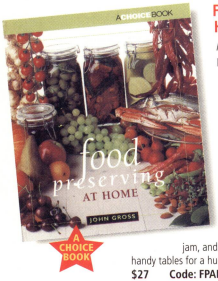

A CHOICE BOOK
Baby Games
The Joyful Guide to Child's Play from Birth to Three Years
Creative activities to awaken your baby's awareness and develop a lifelong closeness between you and your child
ELAINE MARTIN
Second Edition
A CHOICE BOOK

Baby Games

Playing with your baby creates special bonds of love, communication and caring that will last a lifetime. As your child grows from infant to toddler to preschooler, *Baby Games* supplies rhymes, songs, finger plays, activities and games to help create a magical childhood.

Whether you're a new parent who has forgotten the words to 'Rock-a-Bye Baby' or an experienced parent who needs some new ideas for the nursery, *Baby Games* is your guide to playing joyfully with your child.

$20 Code: BGCB

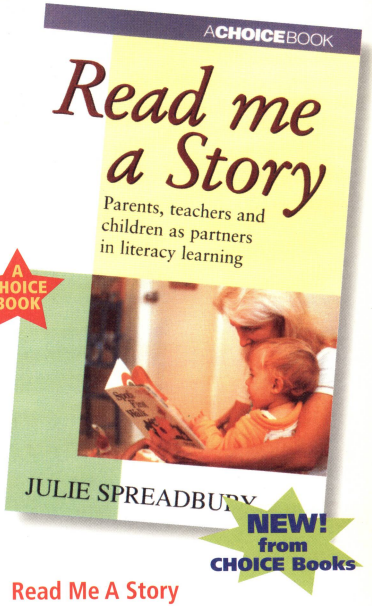


Food Preserving at Home

Food Preserving at Home gives practical, easy-to-understand advice on canning (bottling), pickling, making jam and marmalade, fruit jellies, chutney and preserves, freezing raw and cooked foods, drying foods outdoors and in a dehydrator, and smoking fish and meat in homemade smokers.

The book specifies details of methods and equipment, gives dozens of sample recipes including low-salt pickles and low- or no-sugar jam, and clear general instructions and handy tables for a huge range of foods.

$27 Code: FPAH


A CHOICE BOOK
Read me a Story
Parents, teachers and children as partners in literacy learning
A CHOICE BOOK
JULIE SPREADBURY
NEW! from CHOICE Books

Read Me A Story

Parents, teachers and children as partners in literacy learning

Julie Spreadbury

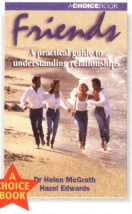
Read Me A Story explains simply how parents and teachers can work together with children to foster not only literacy learning but also a love of books and reading. *Read Me A Story* suggests ways in which this can be achieved, by:

- Describing a case history of one child's growth in speaking and reading.
- Looking at research that highlights literacy learning as a continuum from home to school.
- Showing the importance of parents as children's first teachers.
- Emphasising the need for interaction between adult and child when reading aloud in the home.
- Giving parents and teachers practical ways to link homes and classrooms to foster children's literacy learning.
- Suggesting useful further reading.

Read Me A Story will be a comforting source of advice to parents concerned about their children's grasp of the all-important milestone of literacy.

$13 Code: RMAS

CHOICE BOOKS

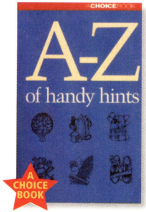


Friends

A practical guide to understanding relationships

Friendships are some of the longest and most important relationships in our lives. *Friends* is a guide that will help you understand these relationships. It includes real-life case studies, questionnaires and quizzes that will help you evaluate your friendship potential, and strategies that will help you build, nurture and keep your circle of friends.

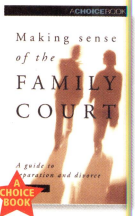
$17 **Code: FREN**



A-Z of Handy Hints

Ever wondered how to soften a hard avocado or get your cricket whites nice and bright? This is the book to tell you. *A-Z of Handy Hints* is a compilation of household hints for everyday situations. Written in a delightful and friendly way, it's not only useful but a fun read and a lovely gift.

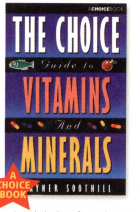
$15 **Code: AZHH**



Making Sense of the Family Court

Dealing with the Family Court is difficult for many people, but with this book to guide you it can be a little easier. Written in everyday language, it outlines the court processes, clearly explaining what happens, how it works, and what the Family Court can do. It also tells you where to find further information and help, provides a glossary of the legal terms and a list of Family Court forms.

$16 **Code: MSFC**



The CHOICE Guide to Vitamins and Minerals

If you want to know the best way to get, and how much you need of, a particular vitamin or mineral, all the details are in this book. Each chapter looks at a different vitamin or mineral, the benefits and symptoms of over- and under-usage, and has an informative table of the best food sources.

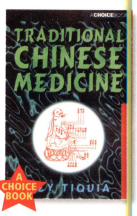
$18 **Code: CGVM**

Understanding Back Trouble

Back problems affect more and more Australians every year. There's a variety of treatments but what one person swears by, another may find useless.

Understanding Back Trouble looks at available treatments and explains what they are and how they work. It also explains how your back works, what can go wrong and how to prevent injuries.

$18 **Code: UBT**



Traditional Chinese Medicine

Traditional Chinese medicine is becoming more popular in the west. This book explains the principles behind TCM, particularly herbal and food medicine, tuina (Chinese massage) and acupuncture. It also explains what to expect during your TCM consultation and how to make the most of it.

$20 **Code: TCM**

Order Form

Code	Title	Qty	Item price	Total price

Plus postage and handling ($4 for one item plus $1.50 for each extra item) _____

Total _____

Send your payment to: Australian Consumers' Association, 57 Carrington Road, Marrickville 2204 • Phone (02) 9577 3399 • Fax (02) 9577 3355 World Wide Web address: www.choice.com.au

Money-back guaranteee: If you are not completely satisfied with your purchase, return book(s) within 30 days for full refund of the purchase price.

I enclose ❑ cheque ❑ money order (payable to the Australian Consumers' Association)

or, I wish to pay by: ❑ Bankcard ❑ Mastercard ❑ Visa ❑ Amex ❑ Diners Club Expiry ___ / ___

Card number

Name on card . . . . . Signature . . . . .

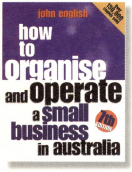
Mr/Mrs/Miss/Ms . . . . . Subscriber number . . . . .

Address . . . . .

. . . . . Postcode . . . . Phone (day) . . . . .

Some books may have to be sent separately to keep postage costs down. Please allow 2 to 3 weeks for delivery. If any order cannot be filled for a substantial length of time, we'll let you know and give you the option of cancellation.

CB/9905



How to Organise and Operate a Small Business in Australia

This is the seventh edition of this well-respected small-business handbook. It's full of practical advice about setting up and running your own small business, including information about going into business for yourself, financial and legal requirements, the market, employing staff and how small business can best use computers and the Internet. Each section includes self-development exercises.

$35 Code: HOOS

Controlling Your Credit Cards

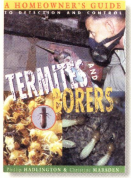
Whether we like it or not, credit and charge cards are taking over from cash, but that needn't mean doom and gloom or debt and bankruptcy. This well thought-out book looks at what's involved in getting, keeping and efficiently using a credit card. Yes, you can live in the modern world and still keep your finances in check.

$20 Code: CYCC

Facefacts

Do you have any idea what's in the cosmetics, skin and hair care products you use? *Facefacts* will help you understand how they work, in an entertaining style. It also includes details about the structure of your skin and hair, and advice about your skin and the sun.

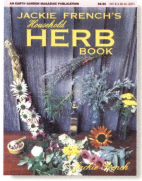
$18 Code: FF



Termites and Borers

Every year termites and borers cause damage to homes and other buildings — damage that could have been minimised with early detection. This book is a full-colour guide to what to look for, what to do and how to prevent termite and borer damage. It also explains the chemical and non-chemical methods of eradication.

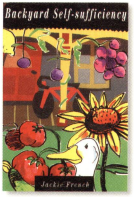
$15 Code: TAB



Jackie French's Household Herb Book

Having a herb garden is a joy for both gardeners and cooks. In this book Jackie French looks at the common and not so common herbs you can grow in an Australian garden. It includes useful planting advice, descriptions, recipes and amusing folklore.

$10 Code: JFHH



Backyard Self-sufficiency

Also by Jackie French is *Backyard Self-sufficiency*. It's full of practical advice to help you to get the most from your garden, including a helpful planting calendar, how to have bountiful box gardens and a suggested list of vegetables to keep you supplied all year round.

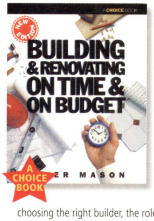
$17 Code BYSS

CHOICE BOOKS

Sustainable House

Learn how a Sydney family was able to renovate their terrace in the centre of Sydney to make it environmentally friendly and almost completely self-sustaining in water and electricity, while still being a comfortable family home. *Sustainable House* includes practical advice for home owners, builders, architects and councils, a list of contacts and suppliers, and is extensively illustrated.

$30 Code: SUSH



Building & Renovating On Time & On Budget

If you plan to build a new house or renovate an existing one, this book will give you the advice you need.

Written in easy-to-understand language it covers choosing the right builder, the role of the owner-builder, the building contract, insurance, cost control and disputes and complaints. It also includes a glossary of building and contractual terms.

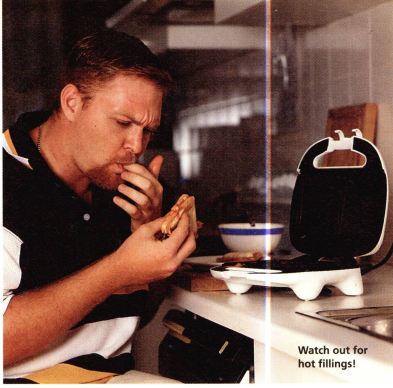
$20 Code: BROT

Safer Pest Control for Homes and Gardens

Anyone who uses pesticides in their home or garden should consult this book about their dangers and the safer options available. It provides easy-to-understand information about how common pesticides work, what pests they work on, and when it might be better *not* to use them.

$16 Code: SPC

Sandwich and jaffle makers can turn your sandwich into a delicious hot lunch, but not all seal in the filling properly.



Watch out for hot fillings!

Sandwiches cooked to perfection

IN BRIEF

- All the models we tested cooked a sandwich and pastry pretty well.
- All the sandwich makers (but none of the jaffle makers) had problems with sealing all the edges of sandwiches, especially with regular-size bread.
- Watch out for the cooking times recommended in the instructions — they're often understated.

BORED WITH AN ORDINARY OLD sandwich? With a snack maker you can transform it into a delicious hot lunch in just a tick. For this test we chose the most popular models on the market — sandwich and jaffle makers that cook up to two snacks.

All the snack makers produced acceptable sandwiches in five minutes, and all did a very good job of cooking an apple puff pastry.

Sealed-in flavour?

The difference between the average two-snack sandwich and jaffle maker is that the former cuts the sandwiches in half, giving you four toasted triangles, and the latter doesn't, so you get two whole sandwiches.

Both types claim to seal in the filling by closing the edges of the sandwich or jaffle. However, with regular-size bread only the jaffle makers did this in our test; none of the sandwich makers managed to seal all the edges. Most only sealed two sides of the sandwich, some only one.

The top-scoring **SUNBEAM Easy Clean** and the **SUNBEAM Mmooo** had the most problems in this respect because their sealing edges are narrower than on other models. While they can take more filling because of this, both only sealed one edge of a regular-size sandwich.

Most instructions tell you to use any bread you like. Only the **BREVILLE Jumbo** is claimed to be specially designed for super-size bread, so we used it with larger slices. This is worth trying with the other models. You may have to cut off the bits hanging out of the sides, but at least you'll get sealed edges.

Thicker-sliced bread is OK, but if you put in too much filling, it may be hard to close the lid properly.

For our cooking tests with apple-filled pastry we used frozen puff pastry and cut it to size. It took longer to cook than sandwiches (about 10 minutes), but with good results.

Filling it

It's important to use the right amount of filling. Too little — especially in deeper models — may leave your snack pale and soft, as there isn't enough

WHAT TO BUY

Sandwich makers		
SUNBEAM Easy Clean GR6200WA		$50
MOULINEX Sandwich Express BK1		$50
PHILIPS Sunrise HD 2400		$45
SUNBEAM Mmooo GR6110WA		$50
Jaffle makers		
BLACK & DECKER Jumbo Jaffle SM2CH	BEST BUY	$40
SUNBEAM Classic Snack GR031A		$60
SUNBEAM Thick Snack GR023B		$55

The **BREVILLE Jumbo SG-270** jaffle maker performed well in our tests too, and tops the table for jaffle makers. However, we can't recommend it because the handle latch warped (enough so that the lid could no longer be closed properly) after the jaffle maker had been switched on for just 30 minutes during our temperature tests. This could easily happen in a home situation.

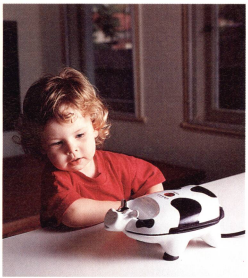
Beware the hot cow

It may look cute, but this cow — like any snack maker — can burn you. When you use the **SUNBEAM Mmooo** sandwich maker, keep an eye on young children who may be curious and want to touch it. They could be burnt as some parts, including the body, can get quite hot.

With any sandwich maker, take particular care not to touch the cooking plates — they're exposed at least at the sides of all the models we tested and can give a nasty burn.

Don't trust claims such as 'cool-touch exterior', which we found on the **KAMBROOK** and both **BLACK & DECKER** models — all three got very hot.

To its credit, though, of all the models tested, only the **SUNBEAM Mmooo** has a safety warning on the back.



filling to push the bread close enough to the cooking plates to toast. Too much may burst through and overflow, making a mess to clean up. Or it'll leak when you're eating, possibly burning your mouth or spilling on your clothes. You need to watch this with unsealed edges, too.

Cooking it

In our tests we cooked sandwiches with baked beans and with a ham, cheese and tomato filling for five minutes. This is a bit longer than most instructions say, but we got much better results than after the two to three minutes recommended for most of the snack makers. The sandwiches were crispier and browner, and the fillings nice and hot — very hot in fact, so take care when you take that first bite, and let them cool a little before giving them to children.

■ **Types:** There are snack makers other than the sandwich and jaffle makers tested, including models that make more than two sandwiches. Other types include grill plates, which are also suitable for toasting focaccia or Turkish bread, and there are also pie or waffle makers.

■ **Size and depth:** When you're buying a snack maker, look at the size and depth of the cooking plates and dishes. This is particularly important if you want to use a lot of filling, or larger or thicker bread. Some models are called 'jumbo', 'deep dish' or 'thick snack', but others may be just as big or hold as much filling.

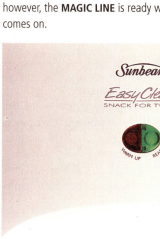
■ **Bread size:** All the sandwich makers in this test had difficulty sealing the edges of regular-size bread, so if this is all you use, one of the jaffle makers profiled overleaf may be a good choice. Bear in mind that you'll get fairly big uncut sandwiches, though.

■ **Opening:** If you have weak hands, check how comfortable the handle latch is to operate. The easiest to use with just one hand in this test were the **BREVILLE Jumbo**, **MOULINEX Sandwich Express** and **PHILIPS Sunrise.**

■ **Indicator lights:** The models we tested have either one or two indicator lights. If there's just one, it'll come on when you plug the appliance in and go off when it's ready for use. The light then cycles on and off with the thermostat (much like an iron's does). The problem with this system is that when the light's off there's no visible sign that lets you know the appliance is still switched on and is hot.

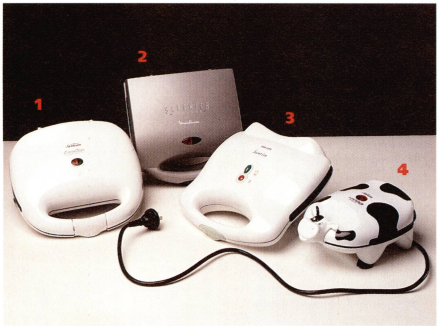
Having two lights is much more useful. One light is always on when the power is on, which should also help you remember to switch it off. The second light cycles on and off with the thermostat. On most models we tested, the light goes off when the snack maker has reached the necessary temperature; however, the **MAGIC LINE** is ready when the second light comes on.

If the cables connecting the top and bottom cooking plates are concealed in the hinges (as on the Philips Sunrise, on top), it's much easier to clean spillages than if they run through a wire coil at the back (as on the Sunbeam Classic Snack, on the bottom).



With the top-scoring Sunbeam Easy Clean there's no guessing — you always know what's happening. When you first switch it on, a red light labelled 'warm up' comes on. It goes off when it's heated up and the green light labelled 'ready' comes on. Then it cycles between the two — a very good and simple system.

Profiles are of the models in the *What to buy* list, in rank order. Prices shown are a good target to aim for when shopping around, based on checks in March 1999. Anything lower is a bargain.



	Brand / model (in rank order)	Manufacturer / distributor
	SANDWICH MAKERS	
equal	**SUNBEAM** Easy Clean GR6200WA	Sunbeam
equal	**MOULINEX** Sandwich Express BK1	Shriro
equal	**PHILIPS** Sunrise HD 2400	Philips
equal	**SUNBEAM** Mmooo GR6110WA	Sunbeam
	BREVILLE Fast Snack SG-280	Breville
equal	**BREVILLE** Classic Chrome SG-350	Breville
equal	**HOME APPLIANCES** DEC 7502, P3000	Amway
equal	**IDEAL** 40359	Prima Australasia
equal	**MAGIC LINE** 40 368	Prima Australasia
	KAMBROOK Deep Dish KST23	Kambrook Applianc
	TIFFANY ST-10	GAF Control
	JAFFLE MAKERS	
	BREVILLE Jumbo SG-270 **(A)**	Breville
equal	**BLACK & DECKER** Jumbo Jaffle SM2CH	Mistral Internationa
equal	**SUNBEAM** Classic Snack GR031A	Sunbeam
equal	**SUNBEAM** Thick Snack GR023B	Sunbeam
equal	**BLACK & DECKER** Jumbo Jaffle SM2WE	Mistral Internationa

Sandwich makers

1 SUNBEAM Easy Clean GR6200WA

Target price: $50

Good points

- Equal second-highest cooking score.
- Easiest to use.
- Fastest to preheat and cook.
- Two very clearly labelled indicator lights (see *What to look for* for details).
- Relatively easy to clean — the wires connecting the base and lid are concealed in the hinges.

Bad points

- Equal worst model tested for sealing edges of regular-size bread.
- No cord storage.

2 MOULINEX Sandwich Express BK1

Target price: $50

Good points

- Equal highest cooking score.
- Very easy to open and close.
- Cord storage.
- Two indicator lights, though they're not visible from all angles.

Bad points

- The wires connecting the base and lid aren't concealed, making it awkward to clean.
- Doesn't seal all edges of regular-size bread.
- Slow to preheat.

3 PHILIPS Sunrise HD 2400

Target price: $45

Good points

- Good cooking score.
- Second-best for ease of use.
- Relatively easy to clean — the wires connecting the base and lid are concealed in the hinges.
- Very easy to open and close.
- Two indicator lights, though they're not visible from all angles.
- Cord storage.

Bad points

- Doesn't seal all edges of regular-size bread.
- No drain hole in lower body, making it harder for any water or fat that drips into it to drain away.

4 SUNBEAM Mmooo GR6110WA

Target price: $50

Good points

- Good cooking score.
- Relatively easy to clean — the wires connecting the base and lid are concealed in the hinges.

Bad points

- Only cooks one sandwich at a time.
- Equal worst model tested for sealing edges of regular-size bread.
- Only one indicator light.
- No cord storage.

Jaffle makers

5 BLACK & DECKER Jumbo Jaffle SM2CH

Target price: $40

Good points

- Equal highest cooking score.
- Seals all edges of regular-size bread.
- Two indicator lights, though they're not visible from all angles.
- Cord storage.

Bad points

- The wires connecting the base and lid aren't concealed, making it awkward to clean.
- Slow to preheat.
- Outside surface gets quite hot.
- Rubber feet tend to fall out.

6 SUNBEAM Classic Snack GR031A

Target price: $60

Good points

- Equal highest cooking score.
- Seals all edges of regular-size bread.
- Two indicator lights, though they're not visible from all angles.

Bad points

- The wires connecting the base and lid aren't concealed, making it awkward to clean.
- Slow to preheat.
- The cord tends to unwind when stored.

get ce ($) *	Origin	Warranty (years)	Number of full sandwiches	1 Number of indicator lights	2 Drain hole in base	3 Cooking score (%)	4 Ease of use score (%)	5 Overall score (%)	
	China	1 **(B)**	2	2	✓	83	72	80	
	China	1 **(B)**	2	2	✓	84	64	78	equal
	China	1	2	2	**(E)**	82	70	78	
	China	1 **(B)**	1	1	✓	81	66	77	
	China	1	2	2	✓	81	62	75	
	China	1 **(B)**	2	2	✓	80	56	73	equal
	China	1	2	1	✓	78	60	73	
	China	1	2	1	✓	79	58	73	
	China	1	2	2	✓	80	58	73	
	China	1	2	2	✓	74	64	71	
	China	1 **(C)**	2	1	✓	75	56	69	
	China	1 **(B)**	2	1		84	68	79 **(A)**	
	China	2 **(D)**	2	2	✓	84	56	76	equal
	China	1 **(B)**	2	2	✓	84	56	76	
	China	1 **(B)**	2	1	✓	83	58	76	
	China	2 **(D)**	2	2	✓	73	60	69	

* Prices shown are a good target to aim for when shopping around, based on checks in March 1999.
(A) See *What about the rest?*, below, for why this model isn't in the *What to buy* list despite its good score.
(B) Replacement warranty, though minor adjustments may sometimes be made rather than replacement. Superseded models without an equivalent model will be repaired.
(C) Replacement warranty.
(D) Replacement warranty, though sometimes the defective parts may be replaced.
(E) Has ventilation slits in the base that would act as drain holes, but not at the lowest point.

7 SUNBEAM Thick Snack GR023B

Target price: $55

Good points

- Equal second-highest cooking score.
- Seals all edges of regular-size bread.
- Cord storage.

Bad points

- Only one indicator light, and it's not visible from all angles.
- The wires connecting the base and lid aren't concealed, making it awkward to clean.
- Slow to preheat.

What about the rest?

- The **BREVILLE Jumbo SG-270** no longer closed properly after being switched on for just 30 minutes in our temperature test, so it's not recommended despite its good score.
- The other sandwich or jaffle makers we tested weren't far behind the models in the *What to buy* list, as you can see from their scores in the table. You'd probably be fairly happy with them too, especially if you found them on special.

1 Indicator lights

The models we tested have either one or two indicator lights. Two lights are much more useful – see *What to look for* on page 41 for details.

2 Drain hole in base

All the instructions warn against immersing the snack makers in water, and most recommend cleaning off hardened food with oil. However, during cleaning or cooking, water might get into the body of the appliance. To prevent it from collecting in the base and causing a short circuit of the electrical terminals, most models have a drain hole in the base and a lip around the terminal connections. We think this is a desirable safety feature.

3 Cooking score

We cooked two types of sandwich for five minutes (one with a baked-bean filling and the other with ham, cheese and tomato) and an apple pastry for 10 minutes (frozen puff pastry with stewed apple filling). We then assessed how brown and crispy they were, how hot the filling was, how many edges were properly sealed and whether the sandwich or pastry was cleanly cut in half, if applicable. Each aspect was rated equally.

4 Ease of use score

The ease of use score is made up as follows:

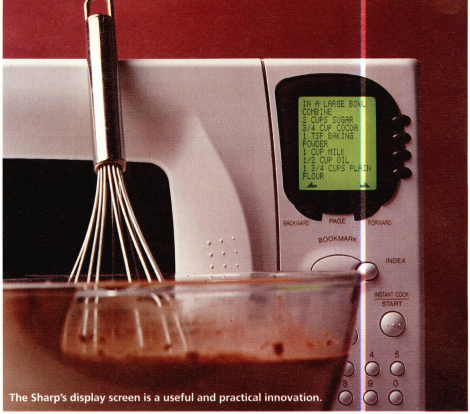
- Ease of cleaning: 60%.
- Visibility and logic of lights: 20%.
- Ease of opening and closing the handle latch: 20%.

5 Overall score

The overall score is a combination of the cooking and ease of use scores, weighted as follows:

- Cooking score: 70%.
- Ease of use score: 30%.

You'd probably expect microwave ovens to cook the same when set manually as on the equivalent automatic function — but the models we tested generally don't.



The Sharp's display screen is a useful and practical innovation.

Mid-sized microwaves

IN BRIEF

- Three microwaves stood out from the rest: the SHARP, PANASONIC and SANYO achieved cooking scores of 80% or above, and the SHARP also stood out for its innovative display screen, which made it very easy to use.
- All the microwave ovens in this test have button or touch controls; the NEC also has a rotary dial for setting times and weights, which can be difficult to use accurately.

Changed model

The LG MS-285SD was also included in this test, but it's since been updated and its programming has been modified. The new model should share the old model's ease of use score, 57%, but we can't comment on its cooking performance.

MICROWAVE COOKING ISN'T JUST quick and convenient — it's also energy-efficient and healthy, all of which probably explains why most Australian households now have one.

- For a healthy diet, microwave cooking is comparable to steaming. It's more nutritious than boiling, as nutrients aren't lost into the cooking water.
- During conventional cooking, around three quarters of the heat produced ends up warming water, air or oil rather than cooking your food. Microwave cooking is far more efficient, saving you money and reducing the environmental impact of your cooking.

How did they perform?

The most popular microwave ovens are mid-sized (25–30 L) non-convection models. We put nine through a series of cooking tests — both manually keyed in and using automatic programs — and checked how easy they are to use.

Three ovens, the **SHARP R-390B, PANASONIC NN-S578WA** and **SANYO EM-X470**, achieved cooking scores that put them well ahead of the others. The **SHARP**, with its useful display screen (see *Innovative features*, page 47) was also exceptionally easy to use, bringing it to the top of the table overall. It's nice to see a manufacturer taking an innovative approach to making its products more usable and practical.

Few of the microwaves gave the same cooking results when we plugged in the times and instructions manually as when we used the equivalent automatic programs. Previous tests have found the same result — manufacturers don't seem able to make their automatic and manual operation produce the same results.

Safety

- We didn't find any microwave safety problems during testing — in fact, we've never found a new microwave that leaked an unacceptable amount of radiation.
- The **PALSONIC** instructions are the only ones that don't mention the danger of superheating. Superheated liquids become hotter than their boiling point, without visible bubbles, and can boil over suddenly and scald you if you're not careful. You can minimise the risk by using containers with wide mouths and stirring occasionally.
- Microwave ovens might seem safer than conventional ovens, but they're not completely safe. Children can be burnt, for example, by steam from a hot popcorn bag. All the models tested, apart from the **PALSONIC** and **SAMSUNG M959**, have a child lock.

WHAT TO BUY

SHARP R-390B		$399
PANASONIC NN-S578WA		$339
SANYO EM-X470	BEST BUY	$269

WHAT TO LOOK FOR

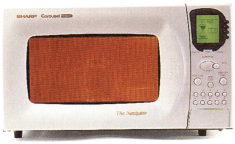
The table overleaf lists which models have the following features when it's not stated here.

- **The basics:** Look for an oven with easy-to-use controls and instructions. A bright light and a large, clear viewing window, with a mesh that doesn't obscure your view, are helpful. Ovens with too many seams, cracks or grooves can be difficult to keep clean. Make sure there's room for any microwave-safe cooking dishes you already have, and that you can provide the 10 cm ventilation gap around the oven recommended by manufacturers.
- **Automatic functions:** Allow you to cook, reheat and defrost common foods using one or just a few buttons. When they work well, they're very convenient for dishes you make regularly or when you're unsure how long to cook something.
- **Multi-stage programming:** The oven can be programmed to perform several consecutive cooking functions, such as defrosting, followed by cooking on high power and a period of no power to provide standing time.
- **Quick / boosted start:** A handy way of starting the oven, usually by pressing a single button. With most models, the cooking time increases, in one- or half-minute steps, if the button is pressed again.
- **Memory:** Cooking programs you use regularly can be entered and recalled at the touch of a button.
- **Child lock:** The controls are deactivated while the child lock is on.
- **Prompts / guides:** A voice guide or digital display provides anything from prompts to enter a cooking time or weight, for example, to recipes and instructions (see *Innovative features*, page 47).
- **Auto start / delayed start:** The oven can be programmed to start at a preset time. The **PANASONIC, SAMSUNG M965** and **SHARP** have this feature.
- **Keep warm / hold:** The **SAMSUNG M965** has a hold feature which instructs the oven to run at very low power, keeping food warm.
- **Start control:** This is a safety feature, so that if you remove your food from the oven to check it before the programmed time has finished, the empty oven won't automatically start again when you close the door. All the ovens have this feature.
- **More / less:** Allows you to change the time for which the microwave has been set to run. All models in this test apart from the **LG, PALSONIC** and **SAMSUNG M959** have this feature.
- **Kitchen timer:** Only the **WHIRLPOOL, NEC, PALSONIC** and **SAMSUNG M959** don't have a general-purpose kitchen timer.
- **Slow cook:** The **SHARP** has a slow-cook function for foods such as stews that require a longer cooking time.
- **Deodoriser:** The **SAMSUNG M959**'s fan can be run alone to remove smells.

PROFILES

The models in the *What to buy* list are profiled in rank order. Prices shown are a good target to aim for when shopping around, based on nationwide checks in March 1999. Anything lower is a bargain.

SHARP R-390B



Sharp R-390B

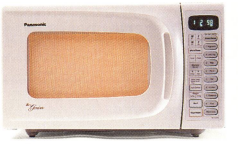
Target price: $399

Good points

- Best overall.
- Best for ease of use.
- Second-best cooking score: scored 'excellent' for manual cooking of broccoli and defrosting mince.
- Large, easy to read screen, giving recipes, instructions and information.
- Good selection of automatic functions.
- Controls are easy to use.
- Easy to operate all functions without the instruction manual.
- Excellent instruction manual.

Bad points

- Scored only 'borderline' for automatic reheating of a meal.
- Control panel buttons aren't sealed, so cleaning them isn't easy.



Panasonic NN-SS78WA

PANASONIC NN-S578WA

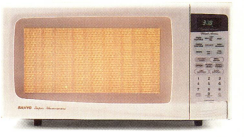
Target price: $339

Good points

- Best — and most consistent — cooking score; scored 'excellent' for manual cooking of broccoli.
- Good selection of automatic functions.
- Generally easy to clean.

Bad points

- Instructions are for more than one model of microwave, which can be confusing.
- Poor visibility through the door during cooking.
- Word prompts aren't very easy to read.



Sanyo EM-X470

SANYO EM-X470

Target price: $269 BEST BUY

Good points

- Good ease of use and cooking scores: scored 'excellent' for manual cooking of broccoli and defrosting mince.
- Has a 'menu match' function, which adapts cooking times for microwaves with a different wattage; see note 1, page 47.
- Controls and instructions are easy to use.

Bad points

- Scored only 'borderline' for manual reheating of a meal.
- No automatic reheat function, which means you have to enter times and instructions yourself when reheating.

What about the rest?

Most of the other models were well behind the top three for cooking performance. The WHIRLPOOL was closest, but was let down by its ease of use score. In addition, its child lock is set automatically when the microwave isn't used for a short time. You can't program it not to do this, which can be annoying.

	Brand / model (in rank order)	Manufacturer/ distributor	Origin	Target price ($)*	Warranty (years)	1 Power output (stated / measured watts)	External dimensions (h x w x d, mm) **	2 Internal height / turntable diameter (h x w x d, mm)	3 Auto cook	Aut reh
	SHARP R-390B	Sharp	Thailand	399	1	1000 / 1100	305 x 520 x 400	222 / 332	✓	✓
equal	**PANASONIC** NN-S578WA	Panasonic	USA	339	1 **(A)**	1000 / 1090	310 x 515 x 365	230 / 315	✓	✓
	SANYO EM-X470 BEST BUY	Sanyo	Singapore	269	1	1000 / 1080	290 x 525 x 425	222 / 270	✓	
	SAMSUNG M965	Samsung	Korea	239	2 **(B)**	1000 / 1140	300 x 515 x 385	223 / 318	✓	✓
equal	**SAMSUNG** M959	Samsung	Korea	229	2 **(B)**	900 / 1070	300 x 520 x 400	223 / 318	✓	✓
	WHIRLPOOL AVM595	Whirlpool	China	259	2	850 / 850	335 x 550 x 430	221 / 323	✓	✓
	LG MS-283TD	LG Electronics	Korea	399	2	900 / 1030	325 x 530 x 390	215 / 322		
	PALSONIC PMO-800	Palsonic	China	265	1	800 / 920	340 x 540 x 405	222 / 332		
	NEC N-672E	NEC	Korea	269	1	950 / 1020	345 x 530 x 420	235 / 325	✓	✓

Cooking performance

Brand / model (in overall rank order)	Manual defrost Mince	Manual defrost Chicken	Manual cook Broccoli	Manual cook Cake	Manual reheat Meal	Auto defrost Mince	Auto defrost Chicken	Auto cook Broccoli	Auto reheat Meal
SHARP R-390B	★★★★★	★★★	★★★★★	★★★	★★	★★★★	★★★★	★★★	★
PANASONIC NN-S578WA	★★★★	★★★	★★★★★	★★★	★★	★★★★	★★★★	★★★	★★★
SANYO EM-X470	★★★★★	★★★	★★★★★	★★★★	★	★★★★	★★★★	★★	na
SAMSUNG M965	★★★★★	★★★	★★★★★	★★★★	★	★★	★	★	★
SAMSUNG M959	★★★★	★★★	★★★	★★★	★	★★★	★★	★	★★★
WHIRLPOOL AVM595	★★★★★	★★★	★★★	★★★	★★	★★	★	★★★	★★★
LG MS-283TD	★★★★	★★★★	★★★	★★★	★	★★	★	na	na
PALSONIC PMO-800	★★★	★	★★★	★★★★	★	na	na	na	na
NEC N-672E	★★★★	★	★★	★★★	✗	★★★★	★★	★★	★★★

★★★★★ Excellent ★★★★ Very good ★★★ Good ★★ OK ★ Borderline ✗ Poor.

na Not applicable — the model doesn't have this function. The Palsonic only has two automatic functions: popcorn/pizza and baked potato.

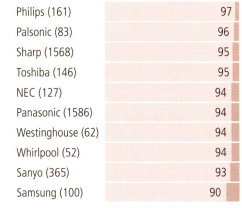
How reliable have subscribers found them?

We asked a group of subscribers if they'd had any problems with their microwave over the previous 12 months and whether they'd buy the same brand again.

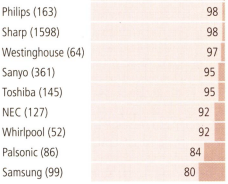
Around one in 20 microwaves had needed repair, making them a very reliable appliance. The average cost of repair was $96. The most common problem was a blown oven light.

The graphs on the right show the results for those brands for which we received enough responses to report on. The number in brackets tells you how many readers reported on the brand. Note that the results are for all microwaves, not just medium-sized ones. They don't cover all brands on the market and they do include brands we didn't test this time.

Percentage not needing repair



Percentage who would buy the same brand again



3 Auto defrost	3 Multi-stage programming	3 Quick start	3 Memory	3 Child lock	3 Prompts / guides	4 Cooking score (%)	5 Ease of use score (%)	6 Overall score (%)	Brand / model (in rank order)	
✓	✓	✓	✓	✓	Text (C)	81	90	84	**SHARP** R-390B	
✓	✓	✓		✓	Text (C)	82	76	80	**PANASONIC** NN-S578WA	equal
✓	✓	✓		✓	Text	80	80	80	**SANYO** EM-X470	equal
✓	✓	✓	✓	✓	Text (C)	67	87	73	**SAMSUNG** M965	
✓		✓				70	70	70	**SAMSUNG** M959	
✓	✓	✓		✓		74	60	70	**WHIRLPOOL** AVM595	
✓		✓		✓	Voice	65	79	69	**LG** MS-283TD	
	✓	✓				69	67	68	**PALSONIC** PMO-800	
✓		✓		✓		65	63	64	**NEC** N-672E	

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in March 1999.

** Dimensions shown are rounded up to the next 5 mm.

(A) An additional two years costs $20.

(B) An additional year costs $30.

(C) Operation/information guide provides additional information, such as recipes or cooking tips.

Similar models

■ The **SANYO EM-X470B** is a different colour.

1 Power output

Most microwave recipes are written for 600–700 W microwaves, so you'd need to adapt them for most of these models. When you first use a recipe with a new microwave it may take some trial and error to get it to work right.

2 Internal height/turntable diameter

These measurements give you an idea of the largest container you could fit in the oven.

3 Features

See *What to look for*, page 45.

4 Cooking score

Each oven was assessed for defrosting mince and chicken, cooking broccoli and cake, and reheating a meal. Apart from cooking the cake (manual only), the functions were carried out in both auto and manual modes and equal weighting was given to the manual and auto scores.

Ovens without some or all auto functions (see *Cooking performance*, left, for details) weren't penalised, because a useful function for one person may never be used by someone else. Their cooking score is an average of their scores for the functions they do have.

5 Ease of use score

Ease of use was based on an assessment of the panel controls, visibility through the oven door during operation, ease of cleaning and the clarity of the instruction manual.

6 Overall score

The overall score was a combination of ease of use and cooking performance, weighted as follows:

■ Cooking: 70%.

■ Ease of use: 30%.

Innovative features

We found a few new developments in these microwaves — some more helpful than others.

■ Four models (see the table, above) use their display screens to show not only cooking times and weights, but also prompts or information. Three of the four aren't easy to read, as the text scrolls across a conventionally sized microwave display panel, so you can only see a word or part of a word at a time. The **SHARP**, with its much larger screen, displays all the text at once. It also features recipes, information and cooking tips. This makes using it extremely easy, particularly for novices.

■ Another useful new development is the **SANYO**'s menu match function. With this, for example with prepackaged foods, you simply enter the manufacturer's recommendations and the microwave makes the adjustments for you.

■ The **LG** has a voice function which, for example, asks you to enter the food's weight and then press start. This is useful for people with a visual impairment, but most normal-sighted people who heard it in our labs said they'd very soon find it annoying and would switch it off (which you can do). It also allows you to record a message for later replay — a bit like an electronic Post-it note.

For people with a disability

An occupational therapist from the Independent Living Centre assessed the microwave ovens for ease of use by people with a disability.

The top-rating **SHARP** is good for someone who has hand problems — its controls are easy to use and all functions can be operated without reference to the instruction manual (see *Profiles*, page 45). The **LG** stood out for visually impaired people because of its voice function. While this is a useful feature for some people, the oven's controls didn't rate highly for ease of comprehension.

Features to look for include:

■ **Door:** A pushbutton or latch should be easy to press and big enough to press using the entire hand.

■ **Visibility:** A bright light is important, and check that the mesh on the door doesn't reduce visibility. The **PALSONIC** and **PANASONIC** suffered from this.

■ **Control panel:** Symbols and words should be clear, big enough to read easily and in a colour contrasting to the background. Controls should be logically grouped.

■ **Turntable:** A small turntable that's raised off the oven's base and easy to remove for cleaning is preferable.

■ **Operation:** Digital displays incorporating information guides and simple directions are useful.

RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Kodak has recalled **AC adaptors** (manufactured by **Elpac**), model numbers **2534, 2457, M42008** and **M12008,** for running Kodak digital cameras **DC25, DC40, DC50** and **DC120** from the mains power supply. Model numbers are on a label on the adaptor and on the camera's front respectively. The adaptors have not been sold in Australia, but a small number may have been brought in from overseas; the cameras have not been recalled.

The problem: If the adaptor's connector plug isn't properly inserted into the camera, it can send a small electrical current to the camera's batteries. The batteries may overheat, leak acid and explode, possibly causing injuries.

What to do: You can continue to use the adaptor safely, but only if you remove the camera's batteries when using it. Kodak is encouraging consumers to return adaptors for safety reasons; call 1800 674 831 for a replacement.

THE PRODUCT: Disney has recalled **The Disney Store Pooh Easy-Fit Arm Floats**, sold exclusively through the Disney Store between October 1998 and January 1999.

The problem: The product's label does not make it clear that the floats are not a lifesaving device, as required by the relevant Australian Standard.

What to do: Return the floats to the Disney Store for a refund.

THE PRODUCT: Meadow Lea Foods and **GF Food Services** have recalled the following bulk supply **solid cooking oils,** sold in WA, SA and the NT:

- **Allied Frying Short:** 15 kg batches B8337, B8357; 25 kg batches B8351 B8358.
- **Fryall:** 20 kg batches B8351, B8328; 25 kg batches B8316, B8345, B8351, B8358.
- **Frying:** 15 kg batch B8316.
- **Gold Cup:** 15 kg batches B8322, B8337, B8357; 25 kg batches B8316, B8322, B8358.
- **Pilot Bakery:** 15 kg batches B8337, B8345, B8357, B8316, B8322.
- **Redband:** 20 kg batches P8324, P8328, P8337, P8349; 25 kg batches B8316, B8322, B8337, B8345, B8351, B8358, P8320.

Meadow Lea has also recalled two retail oils, **Supafry Solid Cooking Oil,** 500 g, and **Savings Solid Cooking Oil,** 500 g, sold in WA with a 16 November 1999 use-by date.

The problem: The oils foam more than usual when used for deep frying and may overflow, possibly burning users or causing fires. There is no risk from consumption.

What to do: GF bulk customers should return the oil to the supplier or contact GF for collection and replacement. Meadow Lea retail customers should return oils to their retailer for a refund. For more information about all the oils involved, call 1800 638 112.

THE PRODUCT: Woolworths has recalled its **White Sandwich 900 g Jumbo bread** and **White Thick Slice 900 g bread** with tags showing a use-by date of November 11, 1998. The bread was sold only in the NSW Northern Rivers region and Southern Queensland, including Coffs Harbour, the Gold Coast, Brisbane Metro, Sunshine Coast and north up to and including Rockhampton.

The problem: The bread may contain pieces of white nylon fabric.

What to do: Return the loaves to any Woolworths supermarket for a refund. For further information phone 1800 645 515.

THE PRODUCT: Smithkline Beecham has recalled **Floxapen Powder for Oral Suspension**, 100 mL, in two concentrations: 125 mg/5 mL, AUSTR 11148, batch 51637, and 250 mg/5 mL, AUSTR 11147, batch 51618, both with the expiry date Jan/00. This is an antibiotic for skin and soft tissue infections, available only on prescription.

The problem: The product's antibiotic concentration may not be enough to fight infection properly.

What to do: Return it to the pharmacy for a refund.

THE PRODUCT: Coles has recalled the **Blue Box Activity Play Clown** sold in Coles Supermarkets since August 1998.

The problem: If the clown's detachable trumpet is dropped, it may fall apart. Small plastic parts may escape, posing a choking hazard.

What to do: Don't allow children to play with the clown; return it for a refund or call Coles on 1800 061 562.

THE PRODUCT: Blue Lotus Foods has recalled **Tofu cutlets,** 240 g packs, with use-by dates between March 12, 1999, and April 14, 1999, inclusive.

The problem: The cutlets may contain unacceptable levels of bacteria. This is a spoilage problem and there is no known health risk.

What to do: Don't eat the cutlets. Return them to your retailer for a refund or call Blue Lotus on (03) 9728 6011.

THE PRODUCT: Knispel Fruit Juices has recalled all **Nippy's, Aussie Gold,** and **Orange Grove** fresh chilled fruit juices with a use-by date up to and including March 31, 1999. The fresh juices are labelled "keep refrigerated below 5°C" or "keep refrigerated below 4°C", and long-life products are not affected.

The problem: Salmonella bacteria were found in the juice during testing.

What to do: Don't drink the juice. Return it to the place of purchase for a refund, or call Knispel on 1800 651 316.

THE PRODUCT: Philips has recalled **PCA 120SA/AU multimedia speakers**, included with all **Philips E833** and **Philips E873** multimedia computers sold between July 1997 and August 1998. The speaker type number can be found on a label on the bottom of the speakers.

The problem: Due to a soldering problem with some circuit boards, the speakers may short-circuit, potentially causing injuries or damage.

What to do: Disconnect the speaker system immediately; it's safe to continue using the rest of the computer. Call Philips on 1800 882 300, 9 am to 6 pm EST Monday to Friday to arrange free replacement of the speaker system.

THE PRODUCT: Holden has recalled **Commodores** in the **VT** series, built between June 24, 1997, and August 15, 1997. The affected cars have vehicle identification numbers (VIN) ending L246596 to L259927 inclusive. The VIN, printed on a plate, can be viewed through the lower left-hand corner of the windscreen.

The problem: Wiring to some of these cars' seat lifter motors (located below the seats) hasn't been properly insulated. It may be damaged by the seat frame and could short-circuit, posing a fire risk.

What to do: Contact any Holden dealership to arrange an inspection and repair if necessary. For further information, call Holden on 1800 033 349 between 8 am and 8 pm EST Monday to Friday or 9 am and 1 pm EST Saturday.

THE PRODUCT: Iomega has recalled **power supply units (PSU)** model number **GPC 14-2001** with nine-digit serial numbers beginning 837 to 907 inclusive, sold on or after September 1, 1998. The PSUs were included with new **external Jaz 2 GB drives** (and **remanufactured Jaz 1 GB drives** sold in the US and South America) or sent to customers as a replacement or supplementary power supply for **external Jaz 1 GB** and **2 GB drives**. The PSU is the black box located on the Jaz power supply cord; the model serial numbers are on the bottom right corner of the unit's identification label.

The problem: The PSU's case is made from plastic that's too brittle and may crack. The case could come open, exposing electrical circuits and posing a risk of electric shock.

What to do: Don't use the PSU unless its case is neither cracked nor separated. Contact Iomega on (02) 9925 7799 (phone) or (02) 9925 7788 (fax) to arrange delivery of a replacement PSU.

THE PRODUCT: R & C Products has recalled two oven cleaners: **Easy Off Heavy Duty**, 400 g (red can), and **Big Boy,** 400 g (yellow can).

The problem: A new type of membrane used in the valve at the top of the can degrades when it comes into contact with the oven cleaner, causing a blockage. Once the nozzle has been pressed, it may not release and the can may continue spraying until it's empty. This is potentially hazardous as the cleaners contain caustic soda, which can burn skin and damage eyes.

What to do: Don't use the oven cleaners. Note the batch number on the bottom of the can, wrap it in several layers of newspaper, place it in a plastic bag and dispose of it in the outside garbage. Call **R & C Products** on 1800 771 144 for further information and a refund (you'll need to provide the batch number).

CORRECTIVE ADVERTISING

THE PRODUCT: Berri has placed corrective advertisements about **Frusion** fruit juice products, 300 mL and 1 L.

The problem: Labelling on the containers reads "Frusion from 100% whole fruit". The ACCC is concerned that this might mislead consumers; the product is made from a blend of reconstituted fruit juices and fruit purées. Reconstituted grape juice is the major ingredient of all the juice products.

What to do: Consumers who feel they've been misled can contact Berri on 1800 131 133.

Order Form — CHOICE Products

Australian Consumers' Association 57 Carrington Road, Marrickville NSW 2204 **Phone** Subscriptions: (02) 9577 3399 General: (02) 9577 3333 **Fax** (02) 9577 3355

Subscriptions

Subscriptions	Cost $		Qty Self	Qty Gift	Amount
CHOICE *(11 issues a year)*					
1 year	54	Personal subscription	....	.....	.....
2 years	100		....	.....	.....
1 year	72	Company/institution	....	.....	.....
2 years	136		....	.....	.....
Overseas add $12 for 1 year and $22 for 2 years					
Consuming Interest *(4 issues a year)*					
1 year	27	Personal subscription	....	.....	.....
2 years	50		....	.....	.....
1 year	35	Company/institution	....	.....	.....
2 years	67		....	.....	.....
Overseas add $6 for 1 year and $10 for 2 years					
CHOICE Travel *(4 issues a year)*					
1 year	27	Personal subscription	....	.....	.....
2 years	50		....	.....	.....
1 year	35	Company/institution	....	.....	.....
2 years	67		....	.....	.....
Overseas add $6 for 1 year and $10 for 2 years					
CHOICE Health Reader *(10 issues a year)*					
1 year	50	Personal subscription	....	.....	.....
2 years	94		....	.....	.....
1 year	72	Professional/institution	....	.....	.....
2 years	134		....	.....	.....
Overseas add $12 for 1 year and $22 for 2 years					
Computer CHOICE *(6 issues a year)*					
1 year	32	*If you subscribe to CHOICE or another of our publications*	....	.....	.....
2 years	60		....	.....	.....
1 year	36	*Computer* CHOICE alone	....	.....	.....
2 years	68		....	.....	.....
1 year	48	Professional/institution	....	.....	.....
2 years	90		....	.....	.....
Overseas add $8 for 1 year and $14 for 2 years					
CHOICEFax					
Single article	6	Subscriber	....	.....	.....
	16	Non-subscriber	....	.....	.....

Article title: .....

Issue date: ..... Fax no: .....

Filing systems		Colour			
Box holder *(holds 24)*	12	Red	.....	.....	.....
		Blue	.....	.....	.....
Binder *(holds 12)*	12	Red	.....	.....	.....
		Black	.....	.....	.....
Health Reader binder *(holds 2 years)*	12	White	.....	.....	.....

Order Total .....

Payment method

I wish to pay by ❑ Cheque ❑ Money Order
(payable to Australian Consumers' Association)

or, I wish to pay by ❑ Bankcard ❑ Mastercard ❑ Visa ❑ Amex ❑ Diners Club

Card number

Name on card ..... Expiry date ...../.....

Signature .....

Mr/Mrs/Miss/Ms ..... Subs. no. .....

Address .....

..... Postcode .....

Include me in Subscriber Draw ❑ Yes ❑ No Telephone .....

Gift recipient details:

Mr/Mrs/Miss/Ms .....

Address .....

..... Postcode .....

Gift card to read: .....

To ..... From .....

Send gift renewal notice to me ❑ Yes ❑ No

To speed your order, attach your CHOICE mailing label or write in your subscriber number where noted above.

Back issues.
Subscribers can buy back issues for $6 each. Non-subscribers can purchase back issues for $16 per copy. Write to CHOICE Consumer Services, 57 Carrington Road, Marrickville 2204, or phone (02) 9577 3399.

Subscription problems or changes of address.
Write to CHOICE Consumer Services, 57 Carrington Road, Marrickville 2204, phone (02) 9577 3399, fax (02) 9577 3355 or email to ausconsumer@choice.com.au. Please include your subscriber number (found in the top corner of your CHOICE address label) or have it ready by you when you phone us.

INS/9905

If your subscription is due to expire — renew now!

41st SUBSCRIBER DRAW

Every subscriber who renews their subscription to one of our magazines between May 1 and May 31, 1999, will automatically be entered to win a sun shelter valued at around $485.

The winner of the 38th Subscriber Draw is Mrs Silva, of Bateman, WA.

Conditions apply to the draw: call (02) 9577 3399 for details.

NSW permit No. TC 99/02847
ACT permit No. TP 98/3151
NT permit No. NT 99/872

STAFF AND DEPARTMENTS

Chief executive officer: Louise Sylvan.
Executive assistant: Kathleen Davies.
CHOICE: Editor Jane Mackenzie. **Deputy editor** Jane Inglis.
Writers/journalists this issue Birgitt Baader, Karina Bray, Annette Coburn, Michael Hohl, Jackie Lacey, Uta Mihm, Matt O'Neill, Rebecca Payne, Carole Renouf, Anna Salleh.
CHOICE BOOKS: Publisher Keren Lavelle. **Senior editor** Jan Bradley. **Editor/marketer** Tracey McTeare.
CHOICE ONLINE: Manager Rosanne Bersten.
COMPUTER CHOICE: Editor Rosanne Bersten. **Deputy editor** Rohan Hills. **Journalists** Zara Baxter, Chris Ruggles.
CONSUMING INTEREST: Editor Peter Cerexhe.
PRODUCTION: Art director Michelle Havenstein. **Designer** Gavin Murrell. **Photographer** Rhonda Thwaite. **Production co-ordinator** Vanessa Marshall. **Production assistant** Janine Toms.
RESEARCH AND TESTING: Manager Norm Crothers.
Consumer Research: Manager Mary Harris. Melanie Hunter, Alison Keady, Christine Shaday, Joe Sydney.
Buying Dorothy Kneale, Kate Murdoch.
Technical Research: Manager Alan Sharp. **Products Research: Manager** Klaus Neuscheler. Brian Ashton, Antonio Bonacruz, Brian Champion, Belinda Chu, Geoff Day, Robert Greig, Victor Guerreiro, Michael Hohl, Peter Horvath, Martha Josephakis, Fiona Mair, Bill Psiroukis, Raja Rajagopal, Petr Vaiouch.
Computer lab manager Peter Dower.
Research Teams: Food, Health, Environment Nicola Ballenden, Annette Coburn, Matt O'Neill, Anna Salleh.
Information Technology, Communications Zara Baxter, Charles Britton, Peter Dower, Carole Renouf, Chris Ruggles.
Money, Legal Kate Beddoe, Daniel Coyne, Jackie Lacey, Uta Mihm.
Marketing statistics by GfK Marketing Services.
Financial information supplied by Cannex.
POLICY AND PUBLIC AFFAIRS: Manager Mara Bún.
Senior media co-ordinator Gail Kennedy.
Executive assistant, policy and media Margaret Koulaouzos
QUALITY ASSURANCE AND CONTROL: Manager Barbara Manchester.
Verification co-ordinator Pam Gardiner. **Verifiers** Elizabeth Hurtt, Kathleen MacDonald, Mark McKenzie, David Oakenfull.
MARKETING: Manager Janice McEwen. **Co-ordinator** Kylie Wingrave.
FINANCE AND PROPERTY: Manager Alan Johnston.
Accounts Ron Carrall, Jeanette Dwyer, Samantha Dwyer, Sharon Schilling.
CUSTOMER SERVICE: Manager Robert Jensen. **CHOICE Consumer Services Manager** Bill Stuart. **Team Leader, Business Systems** Lalo Hepehi. **Team Leader, Information Systems** Lila Ivanovska. **Consumer service representatives** Karl Betham, Thelma Bracken, Lynda Colombo, Kathy Diacogiorgis, David Hart, Nootaya Hwang, Joan Kusuma, Fiona Pollard, Jeanette Porter.
Information Resource Centre/Administration Shirley Colless, Yvonne Lyon, Nicole Mark, Audra Pearse, Katherine Raper, Roslyn Sydney, Meagan Turner.
Information technology Stephen Macdonald, Charles Ly.
Purchasing, inventory and stores officer Ian McKelvie.

The Association is governed by an honorary Council elected by the voting members. (For information about voting membership, contact CHOICE Consumer Information on (02) 9577 3399.) Members of the Council give their time without reimbursement, and are not engaged as principals in industry, advertising or sales.

COUNCIL: Chair Associate Professor Simon Chapman PhD. **Deputy Chair** Dianne Hill FCA. **Members** Allan Barton PhD; Professor George Bennett BA, PhD, ASTC; John Braithwaite; Cynthia Cliff BSc (Hons), PhD, Dip Env Stud, Grad Dip Outdoor Ed, Grad Dip Bus Admin, MRACI, C Chem; Jenni Mack; Phil Marchionni; Ann Montague BA, MEd; Simon Rez LLB, MBA; Graeme Wiffen BA, LLM; John T D Wood BArch, FRAIA.

The Australian Consumers' Association is a not-for-profit company limited by guarantee. ACN 000 281 925.

Registered office 57 Carrington Road, Marrickville 2204.
Telephone (02) 9577 3333. **Fax** (02) 9577 3377.
Subscription enquiries (02) 9577 3399.
CHOICE Consumer Services (02) 9577 3399.
email address ausconsumer@choice.com.au
World Wide Web address www.choice.com.au

ABOUT THE AUSTRALIAN CONSUMERS' ASSOCIATION

The Australian Consumers' Association is a non-profit, non-party-political organisation, established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance the quality of life for consumers. It is a Council member of Consumers International.

We are completely independent. We buy all the products we test at random in the marketplace; we never accept products to be tested as gifts or loans from manufacturers or retailers. We are not beholden to any commercial, government or union interests, and we don't accept advertising, paid or unpaid. Our income is derived from the sale of CHOICE and our other publications and products.

We test and rate products and services. Our ratings are usually based on quality without regard to price, and are derived from lab tests, expert judgments and reader surveys. If a product is high in quality and relatively low in price, we deem it a **Best Buy**. A rating applies only to the brand and model tested, not to other models sold under the same brand name, unless so noted. We can't conduct special tests or provide information about tested products beyond what appears in CHOICE. Financial information in CHOICE is of a general nature, and is not intended to be advice on individual investments which should or should not be made.

'No commercial use' policy. Our ratings and reports may not be used in advertising or for any other commercial purpose. The Consumers' Association will take all steps open to it to prevent commercial use of its materials, its name, and the name of CHOICE or its other publications. Please report any apparent violation to the Consumers' Association, 57 Carrington Road, Marrickville 2204; phone (02) 9577 3399; fax (02) 9577 3355.

We represent and act in consumers' interests. We lobby and campaign on behalf of consumers to promote their rights, to influence government policy, and to ensure consumer issues have a high profile in the public arena.

Membership. Subscribers can become voting members of the Consumers' Association on application. Membership costs $81 per year, which covers your subscription to CHOICE and a further subscription to our consumer policy and campaigning magazine, *Consuming Interest*.

Permissions. Reproduction of CHOICE, CHOICE Books and other CHOICE publications, in whole or in part, is forbidden without prior written permission (and is never permitted for commercial purposes). Address requests to CHOICE Consumer Services at the above address.

Mailing lists. We never sell the CHOICE mailing lists to other organisations.

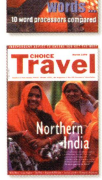
CONSUMERS' ASSOCIATION PRODUCTS AND SERVICES

CHOICE (published 11 times per year). CHOICE is a registered trademark of the Australian Consumers' Association. For information on subscription and back issues, see the order form on page 49.

CHOICE Online provides access to online consumer information covering all aspects of the Consumers' Association's work. It includes consumer discussion forums, and searchable recalls and bans information.

CHOICE Books publishes non-fiction titles on a wide range of topics, with a consumer perspective. **Consumer Bookshelf** offers both CHOICE Books and material from other publishers by mail order.

COMPUTER CHOICE® (published bi-monthly) provides information and tests for home computer users.



CONSUMING INTEREST, our quarterly policy and campaigning magazine, provides reports, analysis, opinion and debates on consumer issues. It also gives updates on the lobbying and campaign projects of the Consumers' Association.

CHOICE Health Reader (published 10 times per year) gives you the latest findings on nutrition, exercise and all branches of medicine and health care, compiled from up to 200 international scientific journals.

CHOICE Travel is produced by the UK Consumers' Association and reprinted by CHOICE four times a year. Its reports are independent in the same style as CHOICE and, while they're written from the perspective of a European base, most of the information in them is just as useful to travelling Australians.

CHOICEFax supplies faxed copies of many CHOICE and *Computer* CHOICE articles for $6 per article to subscribers, $16 to non-subscribers. Call (02) 9577 3399 to order by credit card.

CHOICEMONEYLINE® gives accurate and independent credit information by phone. It provides up-to-date details about the most competitive home loans, personal loans, overdrafts and credit cards from banking institutions in your area. The information can also be faxed. Call 1900 17 00 88. (Calls cost $1.95 per minute. Mobile phones have higher rates. Data from Cannex; phone service from Broadsystem.)

Test Research provides fee-for-service testing and research on consumer products, services and regulatory issues for other consumer organisations, government and industry.

Manager: Raja Rajagopal. **Contact:** Jeanette Dwyer on (02) 9577 3399.

Twelve-month INDEX

June 1998 — May 1999

How to use this index

Bold type indicates a test, survey or trial report, normal type indicates other articles.
* indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters.
For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and Recalls and Bans.

Advertorials and infomercials Jul
Agricultural investments / scams Jul
'Alternative' cleaners Aug
Annual buying guide **Dec**
Antacids and indigestion remedies May
Anti-aging treatments Jul, Sep*
Antibacterial products Jan/Feb, May
Appliance reliability **Apr**

Baby carriers **Jun**
Banks
  getting a better deal Mar
  retirement savings accounts Aug
Bathroom cleaners **Sep**
Batteries, AA **Oct**
Bread, innovations **Nov**
Buying guide, annual **Dec**

Calling number display Aug, Oct*
Cameras, compact and single-use **Dec**
Camping mattresses **Nov**
Caring in the home Jun, Aug*, Sep*
Carriers, baby **Jun**
Cars
  crash tests, four-wheel drives and small cars Jan/Feb
  large family cars May
  polish and wax **Jan/Feb,** Apr*
  safe holiday driving Dec
  servicing under warranty Jul
  steering wheel locks **May**
Ceiling fans **Oct**
Champagne and sparkling wine **Dec**
Chemicals, household, disposing of Sep
CHOICE, saving price of subscription Jul
Cleaners
  'alternative' Aug
  bathroom **Sep**
  window **Aug**
Clothes dryers **Aug**
Compact cameras **Dec**
Composting Apr
Computers
  Internet, connecting to Apr
  millennium bug Jun
  modems, V.90 standard Oct
  printers **Jul,** Sep*
  stores going out of business Jul
Concentrated markets Oct
Consensus conference, genetically modified food May
Containers, plastic food storage **Sep**
Convection heaters **Apr**
Cooling your home Oct
Credit cards, reward schemes Apr

Diet, how's yours? Oct
Dishwasher, two-drawer **Jul**
Disposable cameras **Dec**
Doors, security screen Oct
Dressings, salad, and mayonnaise **Aug**
Drill, with pipe/wire sensor **Apr**
Driving, safe holiday Dec
Dryers, clothes **Aug**

Electric convection heaters **Apr**
Electric ovens, multifunction, wall / under-bench **Jan/Feb**

Fans, ceiling **Oct**
Filters, and water quality Mar
Financial
  advertisements, misleading Jun
  planners, trial **Oct**
  professionals, choosing Sep, Jan/Feb*
Food
  bread, innovations **Nov**
  diet, how's yours? Oct
  future food (irradiation, GMOs, fake fat) May
  genetically modified Aug, May
  glycaemic index Sep
  mayonnaise and salad dressings **Aug**
  potatoes **Jun,** Jul*
  sausages **Jan/Feb,** Apr*
  sugar Sep
Fridges, 385–445 L **Nov, Mar***

Glycaemic index Sep

Hair care products May
Health
  antibacterial products Jan/Feb
  insurance **Aug,** Sep*, Dec*
  insurance rebate Mar
  laser eye surgery Jul
Healthcare
  Budget changes Jul, Sep*
  caring in the home Jun, Aug*, Sep*
  PBS changes Jun
Hearing aids Jan/Feb
Heaters, electric convection **Apr**
Heating, options Apr
Holiday driving, safety Dec
House and contents insurance **Nov,** Jan/Feb*
House paint, exterior **Nov**
Household chemicals, disposing of Sep

Index, four-year Jun
Indigestion remedies, over-the-counter May
Infomercials and advertorials Jul
Insurance
  health **Aug,** Sep*, Dec*
  health, rebate Mar
  house and contents **Nov,** Jan/Feb*
Inter-city transport Jun
Internet, connecting to Apr
Investing
  agricultural / scams Jul
  DIY managed funds Mar
Irons, steam **Jan/Feb**

Jaffle and sandwich makers May

Laser eye surgery Jul
Legal rights in restaurants Mar
Lipstick, long-lasting **Sep**
Loans, finding the best May
Long-distance phone calls Sep
Loyalty schemes Apr

Managed funds, DIY investing Mar
Markets, concentrated Oct
Mattresses
  camping **Nov**
  how to buy May
Mayonnaise and salad dressings **Aug**
Medicare
  Budget changes Jul
Microwaves, mid-sized **May**
Millennium bug Jun
Mini stereo systems **Dec**
Mobile phones
  digital **Jan/Feb**
  how to buy Jan/Feb
Modems, V.90 standard Oct
Money professionals, choosing Sep, Jan/Feb*
Money scams Jun
Mould removers **Sep**

Ovens
  electric multifunction wall / under-bench **Jan/Feb**
  microwave, mid-sized **May**

Packaging, size vs value Jun
Paint, exterior **Nov**
PBS changes Jun
Pest inspections May
Pharmacy vs supermarket prices **Oct**
Phones
  how to buy a mobile Jan/Feb
  calling number display Aug, Oct*
  cheaper STD phone calls Sep
  mobile, digital **Jan/Feb**
Planners, financial, trial **Oct**
Plastic food storage containers **Sep**
Potatoes **Jun,** Jul*
Prescription drugs, cheaper Jun
Printers, computer **Jul,** Sep*
Product safety Sep, Dec*

Refrigerators — see Fridges
Reliability of appliances **Apr**
Restaurants, your legal rights Mar
Retirement savings accounts Aug
Roof restoration **Mar**

Safety, product Sep
Salad dressings and mayonnaise **Aug**
Sanders **Aug**
  with profile feature **Apr**
Sandwich and jaffle makers **May**
Sausages **Jan/Feb,** Apr*
Scams
  agricultural investments Jul
  money Jun
Security screen doors Oct
Shopping
  bulk buying, is it cheaper? **Jun**
  concentrated markets Oct
  pharmacy vs supermarket prices **Oct**
  supermarket price survey **Jul**
Shower heads, water-saving **Dec,** Jan/Feb*, Apr*
Single-use cameras **Dec**
Soap Jun
Sparkling wine and champagne **Dec**
STD phone calls, cheaper Sep
Steering wheel locks **May**
Stereo systems, mini **Dec**
Storage containers, plastic **Sep**
Sugar Sep
Sun shelters **Dec**
Superannuation retirement savings accounts Aug
Supermarkets price survey **Jul**

Telephones — see Phones
Televisions, 34 cm **Apr**
Termite inspections May
Toasters **Mar**
Toothbrushes **Nov,** Jan/Feb*, Apr*
Tradesperson, how to choose Apr
Transport, inter-city Jun

Vacuum cleaners **Jul**
Video recorders, stereo hifi **Mar,** May*

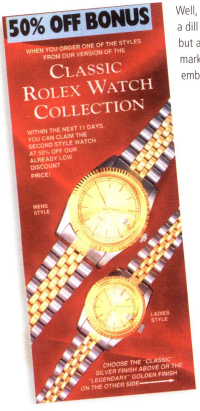
Washing machines
  front loaders **Mar**
  top loaders **Sep**
Waste, composting Apr
Water
  quality and filters Mar
  saving Apr
Water-saving shower heads **Dec,** Jan/Feb*, Apr*
Weedkillers, environmental claims Oct
Window cleaners **Aug**
Woks **Jun,** Aug*, Oct*
Wrinkle creams Jul, Sep*

Become a friend of the Consumers' Association

The Australian Consumers' Association is completely funded by our subscribers, book purchasers and other customers. We don't receive ongoing funding from government or any commercial source. Your donation or bequest to ACA will assist our work of informing and representing Australian consumers. To make a donation or for further information, call Lila on (02) 9577 3399 or write to: Friends of ACA, 57 Carrington Road, Marrickville 2204.

the HARD word

Their version of the truth


50% OFF BONUS
WHEN YOU ORDER ONE OF THE STYLES FROM OUR VERSION OF THE
CLASSIC ROLEX WATCH COLLECTION
WITHIN THE NEXT 11 DAYS, YOU CAN CLAIM THE SECOND STYLE WATCH AT 50% OFF OUR ALREADY LOW DISCOUNT PRICE!
MENS STYLE
LADIES STYLE
CHOOSE THE "CLASSIC" SILVER FINISH ABOVE OR THE "LEGENDARY" GOLDEN FINISH ON THE OTHER SIDE

Well, we suppose you'd have to be a bit of a dill to think you're getting a *real* Rolex, but at least the ones you get from the markets of Bangkok and Bali have 'Rolex' embossed on the face.

What a load of ...

Have you ever *wanted* your rubbish?

Vintage cheddar?

Granny's traditional coal-tar coloured drink

The label on this bottle of Schweppes "True raspberry flavoured lemonade" says it's "traditional" — and even boasts "authentic recipe". So it's the same as the stuff we got in the good old days, right?

A glance at the ingredients suggests not. We're prepared to accept that food acids 330 (citric acid) and 260 (acetic acid) and even preservative 211 (sodium benzoate, which can be found naturally in berries) may have been present in the traditional formulation, if not specifically listed as such in an "authentic recipe". But somehow we just can't see Grandma and her forebears distilling coal to make FD&C red 2 food colouring (123) in the *real* authentic version of traditional raspberry lemonade.

We can hardly believe this!

Swiss-based psychic, Alexandra (below left), sent one of our readers this letter because her birthday happened to fall on the galactically lucky date of (!). Alexandra couldn't specify our reader's birthday because, she explains, sending "factually authenticated or psychically envisioned birth data" by international airmail can present a confidentiality problem. Furthermore, "In the wrong hands natal information can be used against you." This doesn't stop Alexandra asking our reader to validate her birth date on the form — and send this factually authenticated information by international airmail back to her.

And imagine our surprise when another reader sent us an almost identical letter, this time from a Gold Coast-based French psychic called Madeleine. The same galactically lucky birthdate story, the same promises of untold fortune and happiness, and the same glowing testimonies from the same satisfied customers.

What we want to know is how on earth they both came up with an identical letter? They *must* be psychic! What makes the whole thing even more spooky is that Madeleine's Gold Coast address is the same as James Simpson Winslow, our "computor" [sic] researcher from last month's *The Hard Word*.

The truth is out there ...

Prepared in Secrecy
Your Birthday is Actually (!)*
I cannot bring myself to say it.
I can hardly believe this.
MADELEINE MOCHOT
Cannes, France.
C/- SUITE 406, 15 ALBERT STREET, BROADBEACH,Q 4218.
Your Birthday is Actually (*)!
I cannot bring
myself to say it
I can hardly believe this.

How about a little help?

The hard word would like to thank all the readers who have responded with examples of outrageous ads, promotions and products. Thanks to G King, K Price and K Thompson for their contributions to this month's *The hard word*. Please keep sending them in.

If you have any examples that you think deserve to be on this page, send them to *The hard word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.

MAY 1999
for the publisher, Australian Consumers' Association, 57 Carrington Road, Marrickville 2204.